

Effective:

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

|                    | Lock Expirations | Lock Exten | sions |
|--------------------|------------------|------------|-------|
| 15 Days            | 7/23/2025        | 2 days     | 0.100 |
| 30 Days            | 8/7/2025         | 7 days     | 0.250 |
| 30 Days<br>45 Days | 8/22/2025        | 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

| CO | NN    | /FN | I     | ΝΔΙ |  |
|----|-------|-----|-------|-----|--|
|    | 1 7 V |     | V I I |     |  |

| COV   | <b>IVENTION</b> | AL 30/25Y       | 'R FIXED     | CC   | NVENTION   | NAL 20 YF                     | FIXED       | CONVENTIONAL 15 YR FIXED |              |             | RFIXED  | CO  | NVENTION        | NAL 10 YR        | FIXED          |
|-------|-----------------|-----------------|--------------|--|------------|-------------------------------|-------------|--------------------------|--------------|-------------|---------|---|-----------------|------------------|----------------|
| Rate  | 15-Day          | 30-Day          | 45-Day       | Rate   | 15-Day     | 30-Day                        | 45-Day      | Rate                     | 15-Day       | 30-Day      | 45-Day  | Rate  | 15-Day          | 30-Day           | 45-Day         |
| 6.125 | 99.287          | 99.258          | 99.222       | 6.000  | 99.857     | 99.756                        | 99.685      | 5.750                    | 100.587      | 100.524     | 100.478 | 5.875   | 100.494         | 100.464          | 100.313        |
| 6.250 | 99.595          | 99.693          | 99.621       | 6.125  | 100.352    | 100.251                       | 100.180     | 5.875                    | 100.946      | 100.900     | 100.837 | 6.000   | 100.747         | 100.717          | 100.566        |
| 6.375 | 100.174         | 100.168         | 100.096      | 6.250  | 100.811    | 100.710                       | 100.639     | 6.000                    | 101.186      | 101.156     | 101.033 | 6.125   | 101.034         | 101.004          | 100.853        |
| 6.500 | 100.708         | 100.666         | 100.614      | 6.375  | 101.240    | 101.139                       | 101.068     | 6.125                    | 101.496      | 101.435     | 101.368 | 6.250   | 101.254         | 101.224          | 101.059        |
| 6.625 | 101.203         | 101.161         | 101.109      | 6.500  | 100.953    | 100.854                       | 100.790     | 6.250                    | 101.853      | 101.785     | 101.725 | 6.375   | 101.650         | 101.620          | 101.456        |
| 6.750 | 101.386         | 101.457         | 101.376      | 6.625  | 101.380    | 101.281                       | 101.217     | 6.375                    | 102.146      | 102.078     | 102.018 | 6.500   | 101.889         | 101.859          | 101.694        |
| 6.875 | 101.884         | 101.891         | 101.797      | 6.750  | 101.803    | 101.699                       | 101.628     | 6.500                    | 102.315      | 102.285     | 102.131 | 6.625   | 102.155         | 102.125          | 101.961        |
| 7.000 | 102.347         | 102.438         | 102.306      | 6.875  | 102.228    | 102.124                       | 102.053     | 6.625                    | 102.588      | 102.558     | 102.426 | 6.750   | 102.325         | 102.295          | 102.130        |
| 7.125 | 102.726         | 102.774         | 102.642      | 7.000  | 102.890    | 102.758                       | 102.687     | 6.750                    | 102.818      | 102.752     | 102.699 | 6.875   | 102.715         | 102.685          | 102.520        |
| 7.250 | 103.112         | 103.160         | 103.028      | 7.125  | 103.314    | 103.182                       | 103.111     | 6.875                    | 103.153      | 103.122     | 102.975 | 7.000   | 102.913         | 102.883          | 102.719        |
|       |                 |                 |              | <del>                                     </del> |            |                               |             |                          |              |             |         | 1   |                 |                  |                |
| CC    | NV 30 YR        | FIXED HIG       | H BAL        | CC   | NV 20 YR   | FIXED HIG                     | SH BAL      | CC                       | ONV 15 YR    | FIXED HIG   | SH BAL  | CC  | 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         |
| 6.500 | 100.200         | 100.152         | 100.095      | 6.500  | 100.249    | 100.200                       | 100.150     | 6.250                    | 99.357       | 99.326      | 99.162  | 6.250   | 98.952          | 98.922           | 98.757         |
| 6.625 | 100.627         | 100.577         | 100.521      | 6.625  | 100.675    | 100.627                       | 100.577     | 6.375                    | 99.759       | 99.729      | 99.564  | 6.375   | 99.253          | 99.223           | 99.059         |
| 6.750 | 101.025         | 100.975         | 100.920      | 6.750  | 101.079    | 101.025                       | 100.975     | 6.500                    | 99.946       | 99.916      | 99.751  | 6.500   | 99.540          | 99.510           | 99.346         |
| 6.875 | 101.409         | 101.345         | 101.281      | 6.875  | 101.479    | 101.409                       | 101.345     | 6.625                    | 100.151      | 100.120     | 99.956  | 6.625   | 99.809          | 99.778           | 99.614         |
| 7.000 | 101.819         | 101.748         | 101.671      | 7.000  | 101.893    | 101.819                       | 101.748     | 6.750                    | 100.119      | 100.089     | 99.925  | 6.750   | 99.714          | 99.684           | 99.520         |
| 7.125 | 102.192         | 102.121         | 102.039      | 7.125  | 102.266    | 102.192                       | 102.121     | 6.875                    | 100.519      | 100.489     | 100.324 | 6.875   | 100.012         | 99.982           | 99.818         |
| 7.250 | 102.543         | 102.472         | 102.390      | 7.250  | 102.616    | 102.543                       | 102.472     | 7.000                    | 100.674      | 100.643     | 100.479 | 7.000   | 100.258         | 100.228          | 100.063        |
| 7.375 | 102.687         | 102.616         | 102.535      | 7.375  | 102.761    | 102.687                       | 102.616     | 7.125                    | 100.815      | 100.785     | 100.620 | 7.125   | 100.479         | 100.449          | 100.284        |
| 7.500 | 102.905         | 102.834         | 102.753      | 7.500  | 102.979    | 102.905                       | 102.834     | 7.250                    | 98.912       | 98.790      | 98.654  | 7.250   | 98.912          | 98.790           | 98.654         |
| 7.625 | 103.102         | 103.031         | 102.950      | 7.625  | 103.176    | 103.102                       | 103.031     |                          |              |             |         |   |                 |                  |                |
|       |                 |                 |              | 11   |            |                               |             |                          |              |             |         | 1   |                 |                  |                |
|       | SOFR 5          | 5/6 ARMS        |              |  | SOFR       | 7/6 ARMS                      |             |                          | SOFR 1       | L0/6 ARM    | S       |   | Misc Price      | Adjustme         | nts            |
|       |                 |                 |              |  |            |                               |             |                          |              | •           |         | 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 | 30               | 3.375          |
|       |                 |                 |              |  |            |                               |             |                          |              |             |         | Non-Own   | er, LTV > 80    |                  | 4.125          |
|       | No Current      | : Program Da    | ata          |  | No Current | : Program D                   | ata         |                          | No Curren    | t Program D | ata     | 2-4 Unit  |                 |                  | 1.000          |
|       |                 |                 |              |  |            |                               |             |                          |              |             |         | Condo, LT   | V > 75          |                  | 0.750          |
|       |                 |                 |              |  |            |                               |             |                          |              |             |         | FICO < 66   | 0               |                  | 0.500          |
|       |                 |                 |              |  |            |                               |             |                          |              |             |         | Loan Amt  | \$50K < \$100K  |                  | 0.500          |
|       |                 |                 |              |  |            |                               |             |                          |              |             |         | Loan < \$5  | OK (exception o | only)            | 1.500          |
|       |                 |                 |              |  |            |                               |             |                          |              |             |         |   |                 |                  |                |
|       |                 |                 |              |  |            |                               |             |                          |              |             |         | 1   |                 |                  |                |
|       | Lo              | ss Payee        | Clause       |  | Lo         | ck Desk H                     | lours       | <u> </u>                 | Con          | tact Us     |         |   | Approv          | ed States        |                |
|       | United Fideli   | •               |              | TIMA   |            |                               | 007         | Em                       | ail: locks@  | uffmortga   | ge.com  | AR, AZ, C   | A, CO, FL, GA   | , HI, IA, IL, IN | I, KS, KY, LA, |
|       | 1300 NW         | / Briarcliff Pk | wy, Suite 27 | 5  |            | :0am - 5:00p<br>nline Unitl 8 |             |                          | Lock Desk: ( | 816) 457-6  | 440     | AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, |                 |                  |                |
|       | Kar             | nsas City, M    | 0 64150      |  | LOCK O     | mme Uniti 8                   | :oobiii C21 | lr.                      | side Sales:  | (816) 457-  | 6300    |   | SC, TN, TX      | , VA, WA,W       | ı              |
|       |                 |                 |              |  | •          |                               |             |                          |              |             |         | •   |                 |                  |                |



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|         |                  | 30 days | 0.625     |

ffective: 7/8/2025 9:56

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| Effective: 7/8/2025 9:56 <b>WWW.</b> L   |                                      |                                      |                                      |  |  |  | WWW.UFFE                                       | AGLE.COM                             |  |  |                         |                    |                       |                        |                        |
|--|--------------------------------------|--------------------------------------|--------------------------------------|--|--|--|--|--------------------------------------|--|--|-------------------------|--------------------|-----------------------|------------------------|------------------------|
|  |                                      |                                      |                                      |  |  | Con  | form   | ning                                 | LLPA   | \s                                       |                         |                    |                       |                        |                        |
|  | Purch                                | nase Mon                             | ey Loans                             | - LLPA   | by Credit                                      |  |  |                                      |  |  | Refinance               |                    | _                     | Credit Sco             | ore/LTV                |
|  |                                      |                                      |                                      | L  | .TV Rang                                       | e  |  |                                      |  |  |                         | Ratio              | LTV Rang              | ie                     |                        |
| Credit Score   |                                      |                                      |                                      | all loans                                      | with tern                                      | rms greater than 15 years                      |  |                                      | Credit Score                                   | Applicable for all loans                 |                         |                    |                       |                        |                        |
| ≥ = 780  | <u>&gt;0%</u>                        | >30%                                 | >60%                                 | >70%   | > <b>75%</b><br>0.375%                         | >80%   | >85%   | >90%                                 | >95%   | ≥ = 780                                  | <b>&gt;0%</b><br>0.375% | >30%               | <b>&gt;60%</b> 0.625% | > <b>70%</b><br>0.875% | > <b>75%</b><br>1.375% |
| 760 – 779  |                                      |                                      |                                      |  | 0.625%   |  |  |                                      |  | 760 – 779                                | 0.375%                  |                    | 0.875%                | 1.250%                 | 1.875%                 |
| 740 – 759  |                                      |                                      |                                      |  | 0.875%   |  |  |                                      |  | 740 – 759                                | 0.375%                  |                    | 1.000%                | 1.625%                 | 2.375%                 |
| 720 – 739  |                                      |                                      | 0.250%                               |  |  |  |  | 0.875%                               |  | 720 – 739                                | 0.375%                  |                    | 1.375%                | 2.000%                 | 2.750%                 |
| 700 – 719  |                                      |                                      |                                      |  | 1.375%   |  |  |                                      |  | 700 – 719                                | 0.375%                  |                    | 1.625%                | 2.625%                 | 3.250%                 |
| 680 – 699<br>660 – 679   |                                      |                                      |                                      |  | 1.750%<br>1.875%                               |  |  |                                      |  | 680 – 699<br>660 – 679                   | 0.375%                  |                    | 2.000%                | 2.875%<br>4.000%       | 3.750%<br>4.750%       |
| 640 - 659  |                                      |                                      |                                      |  | 2.250%   |  |  |                                      |  | 640 - 659                                | 0.375%                  |                    | 3.125%                | 4.625%                 | 5.125%                 |
| ≤ 639  |                                      |                                      |                                      |  | 2.750%   |  |  |                                      |  | ≤ 639                                    | 0.375%                  |                    | 3.375%                | 4.875%                 | 5.125%                 |
| Add  | itional LL                           | PAs by L                             | oan Attri                            | bute App                                       | olicable to                                    | Purcha   | se Mone  | Loans                                |  | Additional L                             | LPAs by L               |                    |                       | licable to C           | Cash-out               |
|  |                                      |                                      |                                      |  | .TV Rang                                       |  |  |                                      |  |  | _                       | Refinan            | ces<br>LTV Rang       | 10                     |                        |
| Loan Feature   | >0%                                  | >30%                                 | >60%                                 | >70%   | >75%   | >80%   | >85%   | >90%                                 | >95%   | Loan Feature                             | >0%                     | >30%               | >60%                  | >70%                   | >75%                   |
| Adjustable-rate  |                                      |                                      |                                      |  | 0.000%   |  |  |                                      |  | Condo                                    | 0.000%                  |                    | 0.125%                | 0.125%                 | 0.750%                 |
| Condo  | 0.000%                               |                                      |                                      |  | 0.750%   |  |  |                                      |  | Investment                               | 1.125%                  |                    | 1.625%                | 2.125%                 | 3.375%                 |
| Investment   |                                      |                                      |                                      |  | 3.375%   |  |  |                                      |  | Second home                              | 1.125%                  |                    | 1.625%                | 2.125%                 | 3.375%                 |
| Second home  Manufactured  | 1.125%                               | 1.125%                               | 1.625%                               | 2.125%   | 3.375%   | 4.125%   | 4.125%   | 4.125%                               | 4.125%   | Manufactured                             | 0.500%                  | 0.500%             | 0.500%                | 0.500%                 | 0.500%                 |
| home   | 0.500%                               | 0.500%                               | 0.500%                               | 0.500%   | 0.500%   | 0.500%   | 0.500%   | 0.500%                               | 0.500%   | Two- to four-<br>unit property           | 0.000%                  | 0.000%             | 0.375%                | 0.375%                 | 0.625%                 |
| Two- to four-unit property   | 0.000%                               | 0.000%                               | 0.375%                               | 0.375%   | 0.625%   | 0.625%   | 0.625%   | 0.625%                               | 0.625%   | High-balance<br>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<br>ARM                      | 2.000%                  | 2.000%             | 2.250%                | 2.250%                 | 3.250%                 |
| High-balance<br>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%                               |                                      |  | 1.125%   |  |  | 1.875%                               | 1.875%   |  |                         |                    |                       |                        |                        |
|  | Limited                              | Cash-ou                              | t Refinan                            |  | PA by Cr<br>.TV Rang                           |  | e/LIV Ra                                       | itio                                 |  | All LLPAS                                |                         | warved for meReady | _                     | llowing lo             | ans                    |
| Credit Score   |                                      | Annlie                               | rable for                            |  |  | rms greater than 15 years                      |  |                                      |  | Loans to first-tir                       |                         |                    |                       | in same <11            | 200/ 2522              |
| Orcuit ocorc   | >0%                                  | >30%                                 | >60%                                 | >70%   | >75%   |  |  |                                      |  |  |                         |                    |                       | income ≤ n             |                        |
| ≥ = 780  | 0.000%                               | 0.000%                               |                                      |  |  |  | 0.500%   | 0.375%                               | 0.375%   | Loans meeting Duty to Serve requirements |                         |                    |                       |                        |                        |
| 760 – 779  | 0.000%                               |                                      | 0.125%                               | _  | _  |  |  |                                      | 0.625%   |  | -                       | -                  |                       |                        |                        |
| 740 – 759  | 0.000%                               | 0.000%                               | 0.250%                               | 0.750%   | 1.125%   | 1.375%   | 1.125%   | 1.000%                               | 1.000%   | 1  |                         |                    |                       |                        |                        |
| 720 – 739  | 0.000%                               | 0.000%                               | 0.500%                               | 1.000%   | 1.625%   | 1.750%   | 1.500%   | 1.250%                               | 1.250%   | 1  |                         |                    |                       |                        |                        |
| 700 – 719  | 0.000%                               | 0.000%                               | 0.625%                               | 1.250%   | 1.875%   | 2.125%   | 1.750%   | 1.625%                               | 1.625%   | 1  |                         |                    |                       |                        |                        |
| 680 – 699  | 0.000%                               | 0.000%                               | 0.875%                               |  |  |  | 2.125%   | 1.750%                               | 1.750%   | 1  |                         |                    |                       |                        |                        |
| 660 – 679  | 0.000%                               | 0.125%                               | 1.125%                               |  | 2.500%   |  |  |                                      | 2.125%   | 1  |                         |                    |                       |                        |                        |
| 640 - 659  | 0.000%                               | 0.250%                               |                                      | 2.125%   |  |  |  | 2.500%                               |  | 1  |                         |                    |                       |                        |                        |
| ≤ 639  |                                      | 0.375%                               |                                      | 2.500%   |  |  |  | 2.500%                               |  |  |                         |                    |                       |                        |                        |
|  | nal LLPA                             | s by Loai                            |                                      |  |  |  |  |                                      |  |  |                         |                    |                       |                        |                        |
| Loan Feature   | >0%                                  | >30%                                 | >60%                                 | >70%   | .TV Rang<br>>75%                               | e<br>>80%                                      | >85%   | >90%                                 | >95%   |  |                         |                    |                       |                        |                        |
| Adjustable-rate  | 0.000%                               | 0.000%                               | 0.000%                               |  |  |  | 0.000%   | 0.250%                               | 0.250%   |  |                         |                    |                       |                        |                        |
| mortgage   |                                      | 1                                    |                                      | 1  |  |  |  | 0.7500/                              | 0.7500/  | I  |                         |                    |                       |                        |                        |
|  | 0.000%                               | 0.000%                               | 0.125%                               | 0.125%   | 0.750%   | 0.750%   | 0.750%   | 10 750%                              | 0 750%   |  |                         |                    |                       |                        |                        |
| Condo<br>Investment  |                                      |                                      | 0.125%                               |  |  |  | 0.750%   |                                      | 0.750%   |  |                         |                    |                       |                        |                        |
| Condo  | 0.000%<br>1.125%                     | 1.125%                               | 1.625%                               | 2.125%   |  |  | 0.750%<br>4.125%                               |                                      | 4.125%   |  |                         |                    |                       |                        |                        |
| Condo<br>Investment<br>property<br>Second home   |                                      |                                      | 1.625%                               | 2.125%   | 3.375%   | 4.125%   | 4.125%   |                                      | 4.125%   |  |                         |                    |                       |                        |                        |
| Condo Investment property Second home Manufactured home  | 1.125%                               | 1.125%                               | 1.625%<br>1.625%                     | 2.125%<br>2.125%                               | 3.375%<br>3.375%                               | 4.125%<br>4.125%                               | 4.125%   | 4.125%<br>4.125%                     | 4.125%   |  |                         |                    |                       |                        |                        |
| Condo Investment property Second home Manufactured home Two- to four-unit property                         | 1.125%<br>1.125%                     | 1.125%<br>1.125%                     | 1.625%<br>1.625%                     | 2.125%<br>2.125%<br>0.500%                     | 3.375%<br>3.375%<br>0.500%                     | 4.125%<br>4.125%<br>0.500%                     | 4.125%<br>4.125%<br>0.500%                     | 4.125%<br>4.125%                     | 4.125%<br>4.125%<br>0.500%                     |  |                         |                    |                       |                        |                        |
| Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate | 1.125%<br>1.125%<br>0.500%           | 1.125%<br>1.125%<br>0.500%           | 1.625%<br>1.625%<br>0.500%<br>0.375% | 2.125%<br>2.125%<br>0.500%                     | 3.375%<br>3.375%<br>0.500%                     | 4.125%<br>4.125%<br>0.500%<br>0.625%           | 4.125%<br>4.125%<br>0.500%                     | 4.125%<br>4.125%<br>0.500%<br>0.625% | 4.125%<br>4.125%<br>0.500%                     |  |                         |                    |                       |                        |                        |
| Condo Investment property Second home Manufactured home Two- to four-unit property High-balance            | 1.125%<br>1.125%<br>0.500%<br>0.000% | 1.125%<br>1.125%<br>0.500%<br>0.000% | 1.625%<br>1.625%<br>0.500%<br>0.375% | 2.125%<br>2.125%<br>0.500%<br>0.375%<br>0.750% | 3.375%<br>3.375%<br>0.500%<br>0.625%<br>1.000% | 4.125%<br>4.125%<br>0.500%<br>0.625%<br>1.000% | 4.125%<br>4.125%<br>0.500%<br>0.625%<br>1.000% | 4.125%<br>4.125%<br>0.500%<br>0.625% | 4.125%<br>4.125%<br>0.500%<br>0.625%<br>1.000% |  |                         |                    |                       |                        |                        |



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|----------------|--------------------|--------------------|--------------------|------------------------|---------------------|--------------------|--------------------|---------------|--------------|------------|-------------------------------|----------------|--------------------|--------------------|--------------------|
|                |                    |                    | GOV                | ERN                    | MEN                 | T FH               | lA an              | d US          | SDA          |            |                               |                | FHA #26            | 557000             | 06                 |
|                | FHA 30             | YR Fixed           |                    |                        | FHA 15              | 5 YR Fixed         |                    |               | FHA          | 5/1 ARM    |                               |                | FHA - Price        | Adjustme           | nts                |
| Rate           | 15-Day             | 30-Day             | 45-Day             | Rate                   | 15-Day              | 30-Day             | 45-Day             | Rate          | 15-Day       | 30-Day     | 45-Day                        | FICO >=7       | 80                 |                    | 0.000              |
| 5.000          | 100.472            | 100.395            | 100.253            | 5.875                  | 100.471             | 100.441            | 100.338            | 5.375         | 97.256       | 97.193     | 97.031                        | FICO 740       | - 779              |                    | 0.000              |
| .125           | 100.996            | 100.953            | 100.811            | 6.000                  | 101.010             | 100.980            | 100.815            | 5.500         | 97.550       | 97.519     | 97.488                        | FICO 680       | - 739              |                    | 0.125              |
| .250           | 101.329            | 101.286            | 101.144            | 6.125                  | 101.539             | 101.509            | 101.344            | 5.625         | 98.103       | 98.071     | 98.040                        | FICO 660       |                    |                    | 0.250              |
| .375           | 101.632            | 101.577            | 101.473            | 6.250                  | 102.062             | 102.032            | 101.867            | 5.750         | 97.702       | 97.671     | 97.640                        | FICO 640       | - 659              |                    | 0.500              |
| .500           | 102.081            | 102.026            | 101.921            | 6.375                  | 101.547             | 101.517            | 101.353            | 5.875         | 98.288       | 98.256     | 98.225                        | FICO 620       | - 639              |                    | 1.500              |
| .625           | 102.565            | 102.511            | 102.406            | 6.500                  | 102.064             | 102.034            | 101.869            | 6.000         | 98.843       | 98.811     | 98.780                        |                |                    |                    |                    |
| 5.750          | 103.019            | 102.894            | 102.769            | 6.625                  | 102.571             | 102.541            | 102.377            | 6.125         | 99.330       | 99.299     | 99.268                        | Non-Own        | er                 |                    | 0.500              |
| 5.875          | 102.905            | 102.780            | 102.655            | 6.750                  | 103.075             | 103.044            | 102.880            | 6.250         | 97.661       | 97.598     | 97.436                        | Loan Amo       | ount \$50K < \$1   | .00K               | 0.500              |
| 7.000          | 103.419            | 103.294            | 103.169            |                        |                     |                    |                    |               |              |            |                               | Loan < \$5     | OK (exception      | only)              | 1.500              |
| '.125          | 103.768            | 103.643            | 103.518            | <u> </u>               |                     |                    |                    | <b>↓</b>      |              |            |                               |                | reamline Loans     | s                  | 0.250              |
| _              |                    |                    |                    |                        |                     |                    |                    |               |              |            |                               |                | efinance Loans     |                    | 0.125              |
|                | HA 30 YR           |                    |                    | _                      | HA 15 YR            |                    |                    |               | IRAL HOUS    |            |                               | _              | USDA - Pric        | e Adjustm          |                    |
| Rate           | 15-Day             | 30-Day             | 45-Day             | Rate                   | 15-Day              | 30-Day             | 45-Day             | Rate          | 15-Day       | 30-Day     | 45-Day                        | FICO >=7       |                    |                    | 0.000              |
| .250           | 100.741            | 100.699            | 100.556            | 6.250                  | 97.787              | 97.757             | 97.592             | 6.250         | 101.579      | 101.536    | 101.394                       | FICO 740       |                    |                    | 0.000              |
| .375           | 100.940            | 100.885            | 100.780            | 6.375                  | 97.913              | 97.861             | 97.785             | 6.375         | 101.268      | 101.211    | 101.054                       | FICO 700       |                    |                    | 0.125              |
| .500           | 101.428            | 101.374            | 101.269            | 6.500                  | 98.205              | 98.153             | 98.077             | 6.500         | 101.878      | 101.821    | 101.664                       | FICO 680       |                    |                    | 0.250              |
| .625           | 101.803            | 101.748            | 101.643            | 6.625                  | 98.433              | 98.380             | 98.305             | 6.625         | 102.419      | 102.362    | 102.205                       | FICO 660       |                    |                    | 0.375              |
| .750           | 101.918            | 101.861            | 101.704            | 6.750                  | 98.800              | 98.769             | 98.605             | 6.750         | 102.943      | 102.886    | 102.729                       | FICO 640       |                    |                    | 0.875              |
| .875           | 101.593            | 101.468            | 101.343            | 6.875                  | 98.700              | 98.650             | 98.582             | 6.875         | 102.429      | 102.358    | 102.187                       | FICO 620       |                    |                    | 1.500              |
| .000           | 102.106            | 101.981            | 101.856            | 7.000                  | 98.863              | 98.813             | 98.745             | 7.000         | 103.003      | 102.932    | 102.761                       | CA Prope       |                    |                    | 0.150              |
| 1.125          | 102.456            | 102.331            | 102.206            | 7.125                  | 99.055              | 99.005             | 98.937             | 7.125         | 103.558      | 103.487    | 103.316                       | 11             | 50K (exception)    | )                  | 1.500              |
| 7.250          | 102.471            | 102.400            | 102.229            | 7.250                  | 98.912              | 98.790             | 98.654             | 7.250         | 104.016      | 103.945    | 103.774                       |                | finance Loans      |                    | 0.125              |
| 7.375          | 101.157            | 101.100            | 100.943            |                        |                     |                    |                    | 7.375         | 103.013      | 102.957    | 102.800                       | *Other St      | . Adjustments i    | may apply          |                    |
|                |                    |                    |                    |                        |                     | 1                  |                    |               |              |            |                               | 11             |                    |                    |                    |
|                |                    |                    |                    |                        |                     | <u>GOV</u>         | /ERN               | <u>IME</u>    | NTV          | /A         |                               |                |                    |                    |                    |
|                | VA 15              | YR Fixed           |                    |                        | VA 30               | YR Fixed           |                    |               | VA 5/1       | ARM 1/1    | /5                            |                | VA 30 YR           | Fixed IRF          | RL                 |
| ate            | 15-Day             | 30-Day             | 45-Day             | Rate                   | 15-Day              | 30-Day             | 45-Day             | Rate          | 15-Day       | 30-Day     | 45-Day                        | Rate           | 15-Day             | 30-Day             | 45-Day             |
| .000           | 101.010            | 100.980            | 100.815            | 6.000                  | 100.472             | 100.395            | 100.253            | 5.750         | 97.700       | 97.637     | 97.475                        | 6.000          | 100.472            | 100.269            | 100.016            |
| .125           | 101.539            | 101.509            | 101.344            | 6.125                  | 100.996             | 100.953            | 100.811            | 5.875         | 97.692       | 97.629     | 97.467                        | 6.125          | 100.953            | 100.750            | 100.497            |
| 5.250          | 102.062            | 102.032            | 101.867            | 6.250                  | 101.329             | 101.286            | 101.144            | 6.000         | 97.682       | 97.619     | 97.457                        | 6.250          | 101.145            | 100.942            | 100.688            |
| 5.375          | 101.547            | 101.517            | 101.353            | 6.375                  | 101.632             | 101.577            | 101.473            | 6.125         | 97.672       | 97.609     | 97.447                        | 6.375          | 101.632            | 101.577            | 101.473            |
| 5.500          | 102.064            | 102.034            | 101.869<br>102.377 | 6.500                  | 102.081             | 102.026            | 101.921            | 6.250         | 97.661       | 97.598     | 97.436                        | 6.500          | 102.081            | 102.026            | 101.921            |
| 5.625<br>5.750 | 102.571<br>103.075 | 102.541<br>103.044 | 102.377            | 6.625                  | 102.565             | 102.511            | 102.406            |               |              |            |                               | 6.625          | 102.565<br>103.019 | 102.511            | 102.406            |
| 0.750          | 103.075            | 103.044            | 102.880            | 6.750<br>6.875         | 103.019<br>102.905  | 102.894<br>102.780 | 102.769<br>102.655 |               |              |            |                               | 6.750<br>6.875 | 103.019            | 102.894<br>102.780 | 102.769<br>102.655 |
|                |                    |                    |                    | 7.000                  | 102.905             | 102.780            | 102.655            |               |              |            |                               | 7.000          | 102.905            | 102.780            | 103.169            |
|                |                    |                    |                    | 7.125                  | 103.419             | 103.234            | 103.103            |               |              |            |                               | 7.125          | 103.419            | 103.234            | 103.109            |
|                |                    |                    |                    | 7.123                  | 103.708             | 103.043            | 103.510            | 1             |              |            |                               | 17.123         | 103.708            | 103.043            | 103.318            |
|                | VA 15 YR F         |                    |                    |                        | VA 30 YR F          |                    |                    |               | •            | 1 ARM H    |                               |                | /A 30 YR F         |                    |                    |
| ate            | 15-Day             | 30-Day             | 45-Day             | Rate                   | 15-Day              | 30-Day             | 45-Day             | Rate          | 15-Day       | 30-Day     | 45-Day                        | Rate           | 15-Day             | 30-Day             | 45-Day             |
| .750           | 100.199            | 100.176            | 100.102            | 6.250                  | 100.741             | 100.699            | 100.556            | 6.125         | 97.372       | 97.309     | 97.147                        | 6.250          | 100.741            | 100.699            | 100.556            |
| .875           | 100.434            | 100.411            | 100.338            | 6.375                  | 100.940             | 100.885            | 100.780            | 6.250         | 97.361       | 97.298     | 97.136                        | 6.375          | 100.940            | 100.885            | 100.780            |
| .000           | 100.772            | 100.749            | 100.675            | 6.500                  | 101.428             | 101.374            | 101.269            | 11            |              |            |                               | 6.500          | 101.428            | 101.374            | 101.269            |
| .125           | 101.070            | 101.047            | 100.973            | 6.625                  | 101.803             | 101.748            | 101.643            |               |              |            |                               | 6.625          | 101.803            | 101.748            | 101.643            |
| .250           | 101.093            | 101.077            | 101.062            | 6.750                  | 101.918             | 101.861            | 101.704            |               |              |            |                               | 6.750          | 101.918            | 101.861            | 101.704            |
| .375           | 101.013            | 100.998            | 100.982            | 6.875                  | 101.593             | 101.468            | 101.343            |               |              |            |                               | 6.875          | 101.593            | 101.468            | 101.343            |
| 5.500          | 101.448            | 101.433            | 101.417            | 7.000                  | 102.106             | 101.981            | 101.856            |               |              |            |                               | 7.000          | 102.106            | 101.981            | 101.856            |
| 5.625          | 101.613            | 101.598            | 101.582            | 7.125                  | 102.456             | 102.331            | 102.206            |               |              |            |                               | 7.125          | 102.456            | 102.331            | 102.206            |
| .750           | 98.800             | 98.769             | 98.605             | 7.250                  | 102.471             | 102.400            | 102.229            |               |              |            |                               | 7.250          | 102.471            | 102.400            | 102.229            |
|                |                    |                    |                    | 7.375                  | 101.157             | 101.100            | 100.943            | <b>↓</b>      |              |            |                               | 7.375          | 101.157            | 101.100            | 100.943            |
|                |                    |                    | VA Price           |                        | nts                 |                    |                    |               |              |            |                               |                |                    | 1 to 10            | BEC-               |
| CO>=74         | 0                  |                    | 0.000              | VA Loans               |                     |                    | 0.250              |               |              |            |                               |                |                    |                    |                    |
| ICO 680        | - 739              |                    | 0.125              | Non-Own                | er                  |                    | 0.500              | <b>  </b>   = |              | -          | DWING                         | THE            | -                  |                    | -                  |
| ICO 660        | - 679              |                    | 0.250              | Loan Amo               | ount \$50K < \$1    | 00K                | 0.500              |               |              | SE         | RVING                         | IMOS           | DE IM              | A I SE             | HAF                |
| ICO 640        | - 659              |                    | 2.000              | Loan < \$5             | OK (exception       | only)              | 1.500              |               |              |            | VA                            | E VA           | IRRA               | LS                 |                    |
| ICO 620        | - 639              |                    | 3.000              |                        |                     |                    |                    |               |              |            |                               |                |                    |                    |                    |
|                |                    |                    |                    |                        |                     |                    |                    |               |              | 1          |                               | 436            |                    | 1.196              |                    |
|                |                    | ss Payee           |                    |                        | Lo                  | ock Desk H         | lours              |               |              | tact Us    |                               |                |                    | ed States          |                    |
|                | United Fideli      |                    |                    |                        | 8.3                 | 80am - 5:00p       | m CST              |               | ail: locks@  | _          | _                             |                | A, CO, FL, GA      |                    |                    |
|                |                    |                    | kwy, Suite 27      | 5                      |                     | nline Unitl 8      |                    | 1             | Lock Desk: ( |            |                               | ME, MI, N      | IN, MO, NC, I      |                    |                    |
|                | Kar                | nsas City, M       | J 64150            |                        |                     |                    | •                  | l lr          | side Sales:  | (816) 457  | -6300                         | 1              | SC, IN, TX         | , VA, WA,W         | 1                  |
|                |                    |                    | @ 2021             | Charles of Park of the | e - Francisco - Con | - NINALC HOA       | 201 1-411          | £ * *         | . Df:        | Only Nette | and the authority of the same |                |                    |                    |                    |



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 0.250 15 days 0.375 30 days 0.625

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

| 1014       | DITTO COTO     |        |         |   |
|------------|----------------|--------|---------|---|
| Effective: | 7/8/2025 9:5   | 6      |         |   |
|            |                | N      | ON-QM:  | Α |
| Residenti  | al 30 Yr Fixed | D      | SCR     |   |
| 11.500     | 109.867        | 11.500 | 111.286 |   |
| 11.375     | 109.617        | 11.375 | 111.020 |   |
| 11.250     | 109.367        | 11.250 | 110.755 |   |
| 11.125     | 109.117        | 11.125 | 110.489 |   |
| 11.000     | 108.867        | 11.000 | 110.224 |   |
| 10.875     | 108.617        | 10.875 | 109.958 |   |
| 10.750     | 108.367        | 10.750 | 109.692 |   |
| 10.625     | 108.117        | 10.625 | 109.427 |   |
| 10.500     | 107.867        | 10.500 | 109.161 |   |
| 10.375     | 107.617        | 10.375 | 108.895 |   |
| 10.250     | 107.367        | 10.250 | 108.630 |   |
| 10.125     | 107.117        | 10.125 | 108.364 |   |
| 10.000     | 106.867        | 10.000 | 108.099 |   |
| 9.875      | 106.617        | 9.875  | 107.833 |   |
| 9.750      | 106.367        | 9.750  | 107.567 |   |
| 9.625      | 106.117        | 9.625  | 107.302 |   |
| 9.500      | 105.867        | 9.500  | 107.036 |   |
| 9.375      | 105.617        | 9.375  | 106.770 |   |
| 9.250      | 105.367        | 9.250  | 106.505 |   |
| 9.125      | 105.117        | 9.125  | 106.239 |   |
| 9.000      | 104.867        | 9.000  | 105.974 |   |
| 0.075      | 104 617        | 0.075  | 105 603 |   |

| Residentia | ii su fr Fixea | D.     | OCK     |
|------------|----------------|--------|---------|
| 11.500     | 109.867        | 11.500 | 111.286 |
| 11.375     | 109.617        | 11.375 | 111.020 |
| 11.250     | 109.367        | 11.250 | 110.755 |
| 11.125     | 109.117        | 11.125 | 110.489 |
| 11.000     | 108.867        | 11.000 | 110.224 |
| 10.875     | 108.617        | 10.875 | 109.958 |
| 10.750     | 108.367        | 10.750 | 109.692 |
| 10.625     | 108.117        | 10.625 | 109.427 |
| 10.500     | 107.867        | 10.500 | 109.161 |
| 10.375     | 107.617        | 10.375 | 108.895 |
| 10.250     | 107.367        | 10.250 | 108.630 |
| 10.125     | 107.117        | 10.125 | 108.364 |
| 10.000     | 106.867        | 10.000 | 108.099 |
| 9.875      | 106.617        | 9.875  | 107.833 |
| 9.750      | 106.367        | 9.750  | 107.567 |
| 9.625      | 106.117        | 9.625  | 107.302 |
| 9.500      | 105.867        | 9.500  | 107.036 |
| 9.375      | 105.617        | 9.375  | 106.770 |
| 9.250      | 105.367        | 9.250  | 106.505 |
| 9.125      | 105.117        | 9.125  | 106.239 |
| 9.000      | 104.867        | 9.000  | 105.974 |
| 8.875      | 104.617        | 8.875  | 105.692 |
| 8.750      | 104.367        | 8.750  | 105.411 |
| 8.625      | 104.117        | 8.625  | 105.130 |
| 8.500      | 103.867        | 8.500  | 104.849 |
| 8.375      | 103.617        | 8.375  | 104.567 |
| 8.250      | 103.367        | 8.250  | 104.286 |
| 8.125      | 103.085        | 8.125  | 104.004 |
| 8.000      | 102.804        | 8.000  | 103.723 |
| 7.875      | 102.492        | 7.875  | 103.411 |
| 7.750      | 102.179        | 7.750  | 103.098 |
| 7.625      | 101.804        | 7.625  | 102.723 |
| 7.500      | 101.429        | 7.500  | 102.348 |
| 7.375      | 101.054        | 7.375  | 101.973 |
| 7.250      | 100.679        | 7.250  | 101.536 |
| 7.125      | 100.304        | 7.125  | 101.098 |
| 7.000      | 99.929         | 7.000  | 100.598 |
| 6.875      | 99.492         | 6.875  | 100.098 |
| 6.750      | 99.054         | 6.750  | 99.536  |
| 6.625      | 98.554         | 6.625  | 98.973  |
| 6.500      | 98.054         | 6.500  | 98.411  |
| 6.375      | 97.492         | 6.375  | 97.786  |
| 6.250      | 96.929         | 6.250  | 97.098  |
| 6.125      | 96.304         | 6.125  | 96.411  |
| 6.000      | 95.679         | 6.000  | 95.723  |
| 5.875      | 94.992         | 5.875  | 94.973  |
| 5.750      | 94.304         | 5.750  | 94.223  |
| 5.625      | 93.617         | 5.625  | 93.473  |
| 5.500      | 92.930         | 5.500  | 92.723  |
|            |                |        |         |

| 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  |

| <b>PLUS</b> | (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                       |          |          |          |          |          |          |          |          |          |
|             | Credit LLPA                     | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|             | UPB <= 250K                     | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.250   | -0.250   | -1.000   | -1.500   |
| Loan Size   | >\$2.0mm, <=\$2.5mm             | 0.000    | 0.000    | -0.125   | -0.250   | -0.250   | -0.500   | -0.625   | -        | -        |
|             | >\$2.5mm, <=\$3.0mm             | 0.000    | -0.125   | -0.250   | -0.375   | -0.500   | -0.625   | -        | -        | -        |
|             | >\$3.0mm, <=\$3.5mm             | -0.250   | -0.250   | -0.500   | -0.625   | -        | -        | -        | -        | -        |
|             | DTI 50.01 - 55                  | 0.000    | -0.125   | -0.250   | -0.250   | -0.250   | -0.375   | -0.500   | -        | -        |
|             | Interest Only                   | -0.250   | -0.375   | -0.500   | -0.500   | -0.625   | -0.750   | -1.000   | -1.500   | -        |
|             | Escrow Waiver*                  | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.250   | -0.375   | -0.500   |
| Loan Type   | Purchase                        | 0.325    | 0.325    | 0.325    | 0.325    | 0.325    | 0.325    | 0.325    | 0.000    | 0.000    |
| LLPAs       | Cashout / Debt Consolidation    | -0.375   | -0.375   | -0.500   | -0.750   | -0.875   | -1.250   | -1.500   | -        | -        |
|             | Second Home                     | 0.125    | 0.125    | 0.125    | 0.125    | 0.000    | 0.000    | 0.000    | 0.000    | -        |
|             | Investor                        | 0.000    | 0.000    | -0.125   | -0.125   | -0.250   | -0.250   | -0.500   | -0.750   | -        |
|             | 40 Year Maturity                | -0.125   | -0.125   | -0.125   | -0.250   | -0.250   | -0.250   | -0.250   | -0.625   | -0.875   |
|             | Condo / Coop                    | -0.250   | -0.250   | -0.375   | -0.375   | -0.500   | -0.625   | -0.750   | -1.000   |          |
|             | Florida Condo                   | -0.230   | -0.230   | -0.500   | -0.575   | -0.625   | -0.623   | -0.750   | -1.250   |          |
| Property    | Non - Warrantable Condo         | -0.375   | -0.375   | -0.500   | -0.500   | -0.625   | -0.750   | -0.750   | -1.230   |          |
| LLPAs       | Multi Unit                      | -0.373   | -0.373   | -0.375   | -0.375   | -0.500   | -0.500   | -0.750   | -1.250   |          |
|             | Tier 2 States: Other*           | 0.000    | 0.000    | 0.000    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    |
|             | Florida                         | 0.000    | 0.000    | 0.000    | -0.125   | -0.250   | -0.375   | -0.500   | -0.875   | -1.000   |
|             | Streamlined Documentation       | 0.000    | 0.000    | -0.125   | -0.123   | -0.250   | -0.250   | -0.250   | -0.625   | -0.875   |
| Full Doc    | Asset Depletion/Asset Qualifier | 0.000    | 0.000    | 0.000    | -0.250   | -0.250   | -0.250   | -0.250   | 0.000    | -0.073   |
| LLPAs       | 1099 Program                    | 0.000    | 0.000    | 0.000    | -0.250   | -0.250   | -0.250   | -0.250   | -0.625   | -0.875   |
|             | 12 Month Bank Statement         | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.625   | -1.000   |
| Alt Doc     | 12 Month CPA PnL                | 0.000    | 0.000    | 0.000    | 0.000    | -0.250   | -0.375   | -0.625   | -0.023   | -1.000   |
| LLPAs       | WVOE                            | 0.000    | 0.000    | 0.000    | 0.000    | -0.250   | -0.375   | -0.375   |          |          |
|             | - HYOL                          | 0.000    | 0.000    | 0.000    | 0.000    | -0.230   | -0.373   | -0.373   |          |          |

| Qualifying Income               |   |         |
|---------------------------------|---|---------|
| Full Documentation              | 2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099                                  | Full Do |
| Streamlined Documentation       | 1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification           | Full Do |
| Asset Depletion/Asset Qualifier | Qualifying Assets, 84 Month Amortization                                    | Full Do |
| WVOE                            | FNMA Form 1005  | Alt-Do  |
|                                 | Self Employed Borrowers   |         |
| Qualifying Income               |   |         |
| Full Documentation              | 2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification | Full Do |
| Streamlined Documentation       | 1 Yr Tax Return (Business, Personal), K1s, YTD PnL                          | Full Do |
| Asset Depletion/Asset Qualifier | Qualifying Assets, 84 Month Amortization                                    | Full Do |
| 12M/24M Bank Statements         | Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL  | Alt-Do  |
| 12M PnL                         | CPA/EA/CTEC Prepared (12M PnL)  | Alt-Do  |

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

Minimum Loan Size \$150,000

| _            |                              |          |          |          |          |          |          |          |
|--------------|------------------------------|----------|----------|----------|----------|----------|----------|----------|
|              | Base LLPA                    | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
|              | >= 780                       | 0.875    | 0.625    | 0.500    | 0.375    | -0.125   | -0.625   | -1.500   |
|              | 760 - 779                    | 0.875    | 0.625    | 0.375    | 0.000    | -0.375   | -0.875   | -1.750   |
|              | 740 - 759                    | 0.750    | 0.500    | 0.250    | -0.125   | -0.500   | -1.000   | -1.875   |
| DSCR         | 720 - 739                    | 0.625    | 0.375    | 0.125    | -0.250   | -0.750   | -1.125   | -2.125   |
| DSCR         | 700 - 719                    | 0.500    | 0.125    | -0.125   | -0.625   | -1.250   | -2.500   |          |
|              | 680 - 699                    | 0.125    | -0.250   | -0.750   | -2.000   | -3.125   | -3.500   |          |
|              | 660 - 679                    | -0.125   | -0.500   | -1.000   | -2.250   | -3.375   |          |          |
|              | 640 - 659                    |          |          |          |          |          |          |          |
|              | Credit LLPA                  | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
|              | UPB <= 250K                  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.375   | -0.500   |
| Loan Size    | >=\$2.0mm, <\$2.5mm          |          |          |          |          |          |          |          |
|              | >=2.5mm, <\$3.0mm            |          |          |          |          |          |          |          |
|              | No Ratio                     | -0.875   | -1.125   | -1.250   | -1.750   | -2.000   | -2.375   |          |
| DSCR         | DSCR 0.75 - 0.99             | -0.250   | -0.375   | -0.500   | -0.750   | -0.875   | -1.000   |          |
| Dock         | DSCR 1.00 - 1.24             | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
|              | DSCR 1.25                    | 0.250    | 0.250    | 0.250    | 0.375    | 0.375    | 0.375    | 0.375    |
| Credit Event | FC/SS/DIL/BK7 36 - 47mo      | -0.625   | -0.625   | -0.625   | -0.625   | -0.625   | -0.750   | -1.125   |
|              |                              | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    |
|              | Rate Refi                    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| Loan Type    | Cashout / Debt Consolidation | -0.625   | -0.750   | -0.875   | -1.125   | -1.500   | -1.875   |          |
| LLPAs        | Interest Only                | -0.125   | -0.125   | -0.250   | -0.250   | -0.500   | -0.625   |          |
|              |                              | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.250   | -0.375   |
|              |                              | -0.125   | -0.125   | -0.125   | -0.250   | -0.250   | -0.375   |          |
|              | Condo / Coop                 | -0.125   | -0.125   | -0.375   | -0.500   | -0.625   | -0.750   |          |
|              |                              | 0.000    | -0.250   | -0.375   | -0.625   | -0.750   | -0.875   |          |
| Property     |                              | -0.375   | -0.375   | -0.500   | -0.500   | -0.625   | -0.750   |          |
| LLPAs        |                              | -0.250   | -0.250   | -0.500   | -0.500   | -0.500   | -0.750   |          |
|              |                              | 0.000    | 0.000    | 0.000    | -0.125   | -0.250   | -0.375   | -0.500   |
|              |                              | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    |

| Loss Payee Clause                        | Contact Us                     | Approved States                                 |
|--|--------------------------------|---|
| United Fidelity Funding Corp ISAOA ATIMA | Linan. locks@ullillortgage.com | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, |
| 1300 NW Briarcliff Pkwy, Suite 275       | I nck Desk: (X16) 45 /-644()   | KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,         |
| Kansas City, MO 64150                    | , ,                            | NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,     |
|  | Inside Sales: (816) 457-6300   | WI, WA  |



Non-QM UW Fee \$1,499 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

 Lock Expirations
 Lock Extensions

 Days
 8/7/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

# NON-QM

|        | Residential 30YR Fixed      |         |
|--------|-----------------------------|---------|
| Rate   | 30 Day                      |         |
| 6.625% | 98.800                      |         |
| 6.750% | 99.300                      |         |
| 6.875% | 99.800                      |         |
| 6.990% | 100.175                     |         |
| 7.125% | 100.550                     |         |
| 7.250% | 100.863                     |         |
| 7.375% | 101.175                     |         |
| 7.500% | 101.488                     |         |
| 7.625% | 101.800                     |         |
| 7.750% | 102.113                     |         |
| 7.875% | 102.388                     |         |
| 7.990% | 102.638                     |         |
| 8.125% | 102.888                     |         |
| 8.250% | 103.138                     |         |
| 8.375% | 103.388                     |         |
| 8.500% | 103.638                     |         |
| 8.625% | 103.888                     |         |
| 8.750% | 104.138                     |         |
| 8.875% | 104.388                     |         |
| 8.990% | 104.638                     |         |
| 9.125% | 104.888                     |         |
| 9.250% | 105.138                     |         |
| 9.375% | 105.388                     |         |
| Max Pi | rice (Owner Occ / 2Yr+ PPP) | 102.000 |
|        | Max Price (1 Yr PPP)        | 100.500 |
| N      | /lax Price (No Prepay)      | 99.500  |

|              | <u>\</u>            | <u> 10N-QI</u> |
|--------------|---------------------|----------------|
|              | Investor 30YR Fixed | j              |
| Rate         | 30 Day              |                |
| 6.625%       | 98.650              |                |
| 6.750%       | 99.400              |                |
| 6.875%       | 100.100             |                |
| 6.990%       | 100.725             |                |
| 7.125%       | 101.125             |                |
| 7.250%       | 101.500             |                |
| 7.375%       | 101.850             |                |
| 7.500%       | 102.200             |                |
| 7.625%       | 102.550             |                |
| 7.750%       | 102.900             |                |
| 7.875%       | 103.250             |                |
| 7.990%       | 103.600             |                |
| 8.125%       | 103.913             |                |
| 8.250%       | 104.225             |                |
| 8.375%       | 104.538             |                |
| 8.500%       | 104.850             |                |
| 8.625%       | 105.100             |                |
| 8.750%       | 105.350             |                |
| 8.875%       | 105.600             |                |
| 8.990%       | 105.850             |                |
| 9.125%       | 106.100             |                |
| 9.250%       | 106.350             |                |
| 9.375%       | 106.600             |                |
| Max Price (O | wner Occ / 2Yr+     | 102.000        |
| Max Price (1 | Yr PPP)             | 100.500        |
| Max Price (N | o Prepay)           | 99.500         |

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

| Drice Adjustments                       |                 |                 |                 |              |                |                 |            |            |  |
|---|-----------------|-----------------|-----------------|--------------|----------------|-----------------|------------|------------|--|
| Price Adjustments Residential NQM LLPAs |                 |                 |                 |              |                |                 |            |            |  |
| 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          | -0.875          | -3.000     | N/A        |  |
| 700                                     | 0.125           | 0.000           | 0.000           | -0.250       | -0.625         | -1.500          | -4.000     | N/A        |  |
| 680                                     | -0.125          | -0.250          | -0.500          | -1.250       | -2.125         | -3.125          | -6.250     | N/A        |  |
| 660                                     | -1.625          | -1.750          | -2.000          | -2.750       | -3.500         | -5.000          | N/A        | N/A        |  |
|   |                 | Bank St         | atement ,       | / No Rat     | io             |                 |            |            |  |
| FICOxLTV                                | 55              | 60              | 65              | 70           | 75             | 80              | 85         | 90         |  |
| 780                                     | 0.750           | 0.750           | 0.625           | 0.500        | 0.375          | 0.000           | -1.500     | -4.875     |  |
| 760                                     | 0.750           | 0.625           | 0.625           | 0.500        | 0.375          | -0.125          | -1.625     | -5.000     |  |
| 740                                     | 0.625           | 0.500           | 0.500           | 0.375        | 0.250          | -0.250          | -2.125     | -5.500     |  |
| 720                                     | 0.500           | 0.375           | 0.375           | 0.250        | 0.000          | -1.000          | -3.250     | N/A        |  |
| 700                                     | 0.125           | 0.000           | 0.000           | -0.250       | -0.750         | -1.625          | -4.250     | N/A        |  |
| 680                                     | -0.125          | -0.250          | -0.500          | -1.375       | -2.250         | -3.250          | -6.500     | N/A        |  |
| 660                                     | -1.625          | -1.750          | -2.000          | -2.875       | -3.750         | -5.250          | N/A        | N/A        |  |
| LTV                                     | 55              | 60              | ntial NQN<br>65 | 7 LLPA<br>70 | <b>s</b><br>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                   | -0.230          | -0.230          | -0.230          | -0.625       | -1.250         | N/A             | N/A        | N/A        |  |
| 2nd Home                                | 0.000           | 0.000           | -0.125          | -0.375       | -0.500         | -0.750          | N/A        | N/A        |  |
| 2-4 Unit                                | -0.250          | -0.250          | -0.250          | -0.500       | -0.500         | -0.500          | N/A        | N/A        |  |
| Condo                                   | -0.125          | -0.125          | -0.125          | -0.250       | -0.250         | -0.250          | -0.500     | -0.500     |  |
| NW Condo                                | -0.750          | -0.750          | -0.750          | -0.750       | -0.750         | -0.750          | N/A        | N/A        |  |
| Investor                                | -0.250          | -0.250          | -0.250          | -0.250       | -0.375         | -0.750          | N/A        | N/A        |  |
| No Prepay                               | -2.000          | -2.000          | -2.000          | -2.000       | -2.000         | -2.000          | N/A        | N/A        |  |
| 1 Yr PPP                                | -1.000          | -1.000          | -1.000          | -1.000       | -1.000         | -1.000          | N/A        | N/A        |  |
| 2 Yr PPP                                | -0.500          | -0.500          | -0.500          | -0.500       | -0.500         | -0.500          | N/A        | N/A        |  |
| 3 Yr PPP                                | 0.000           | 0.000           | 0.000           | 0.000        | 0.000          | 0.000           | N/A        | N/A        |  |
| 4 Yr PPP                                | 0.375           | 0.375           | 0.375           | 0.375        | 0.375          | 0.375           | N/A        | N/A        |  |
| 5 Yr PPP                                | 0.625           | 0.625           | 0.625           | 0.625        | 0.625          | 0.625           | N/A        | N/A        |  |
| Loan Amt <\$150K                        | 0.000           | 0.000           | 0.000           | 0.000        | -0.250         | -0.250          | -0.250     | -0.500     |  |
| Loan Amt <\$250K                        | 0.000           | 0.000           | 0.000           | 0.000        | -0.125         | -0.125          | -0.125     | -0.250     |  |
| Loan Amt > \$1.5M                       | 0.000<br>-0.125 | 0.000<br>-0.125 | 0.000<br>-0.250 | 0.000        | 0.000          | 0.000<br>-0.500 | N/A<br>N/A | N/A        |  |
| Loan Amt > \$2.0M<br>Loan Amt > \$3.0M  | -0.125          | -0.125          | -0.250          | -0.375       | -0.500<br>N/A  | -0.500<br>N/A   | N/A<br>N/A | N/A<br>N/A |  |
| ITIN                                    | -3.000          | -3.000          | -3.000          | -3.000       | -3.000         | N/A<br>N/A      | N/A<br>N/A | N/A<br>N/A |  |
| Asset Utilization                       | -0.125          | -0.125          | -0.375          | -0.375       | -0.375         | -0.375          | N/A        | N/A        |  |
| DTI > 43                                | 0.000           | 0.000           | 0.000           | -0.125       | -0.125         | -0.250          | -0.500     | -0.750     |  |
| 1 Yr P&L *                              | -0.750          | -0.750          | -0.750          | -0.750       | -0.750         | -0.750          | N/A        | N/A        |  |
| 1099 *                                  |                 | -0.500          | -0.500          | -0.500       | -0.500         | -0.500          | -0.750     | -0.750     |  |
|   |                 |                 | IQM LLF         |              |                |                 |            |            |  |
| DSCR ≥ 1.00x / 3 Yr Prepay              |                 |                 |                 |              |                |                 |            |            |  |
| FICOxLTV                                | 50              | 55              | 60              | 65           | 70             | 75              | 80         |            |  |
| 780                                     | 1.000           | 0.750           | 0.625           | 0.500        | 0.125          | -0.250          | -0.875     |            |  |
| 760                                     | 0.875           | 0.750           | 0.625           | 0.500        | 0.125          | -0.250          | -1.250     |            |  |
| 740                                     | 0.750           | 0.625           | 0.500           | 0.375        | -0.125         | -0.500          | -1.750     |            |  |
| 720                                     | 0.625           | 0.500           | 0.375           | 0.125        | -0.375         | -1.000          | -2.500     |            |  |
| 700                                     | 0.250           | 0.125           | 0.000           | -0.250       | -1.000         | -1.750          | -3.250     |            |  |
| 680                                     | 0.000           | -0.250          | -0.500          | -0.750       | -1.750         | -3.000          | N/A        |            |  |
| 660                                     | -0.875          | -1.125          | -1.625          | -1.875       | -2.625         | -5.125          | N/A        |            |  |
| FN                                      | -2.500          | -2.750          | -3.250          | -3.750       | N/A            | N/A             | N/A        |            |  |

|  | AM ELIGIBILI  | TY   |   | Max  | LTV   |  | RESIDENTIAL PROGRAM LIMITA   | TIONS  |
|--|---------------|--|---|--|---|--|--|--|
| Max Loan Amount  | Max DTI       | Reserves   | FICO  | Purch / R&T  | C/O   | ĺ  | Overlays   | Limit  |
| Max Loan Amount  | IVICA DIT     | 110301703  | 740   | 90.00%   | 80.00%  |  | Interest Only / 2-4 Units  | 80% LTV  |
|  |               |  | 680   | 85.00%   | 75.00%  |  | 2nd Home / Investor  | 80% LTV (Purch & R/I   |
| \$1,500,000  | 50%           | 6 Months   | 660   | 80.00%   | 70.00%  |  | (Min FICO 680 / Max \$2.5M Loan  |  |
|  |               |  | 720   | 80.00%   | 75.00%  |  | Size) No Ratio / Asset Depletion   | 80% LTV  |
| \$2,500,000  | 50%           | 9 Months   | 700   | 80.00%   | 70.00%  |  | Non Warrantable Condos   | 80% LTV  |
| , , ,  |               |  | 680   | 75.00%   | 65.00%  |  | Residual Income  | \$2,500.00   |
|  |               |  | 720   | 75.00%   | 70.00%  |  | 12 Mos Profit & Loss   | 80% (Purchase)   |
| \$3,000,000  | 50%           | 12 Months  | 700   | 70.00%   | 70.00%  |  | w/ 2mo Bank Stmt   | 70% (Refinance)  |
| \$3,500,000  | 50%           | 12 Months  | 700   | 70.00%   | N/A   |  | •  |  |
| VESTOR PROGRAM   | ELIGIBILITY   |  |   | Max LTV  |   |  | INVESTOR PROGRAM LIMITATIO   | NS   |
| Max Loan Amount  | Reserves      | Min DSCR   | FICO  | Purch  | R/T   | C/O  | Overlays   | Limit  |
|  |               |  | 740   | 80.00%   | 80.00%  | 75.00%   | Foreign National   | 80% LTV  |
| \$1,500,000  | 6 Months      | 0.75   | 700   | 80.00%   | 80.00%  | 75.00%   | First Time Investors   | 80% LTV (Purch & R/T)  |
| ψ1,500,000   | O WIOTIUTS    | 0.75   | 680   | 75.00%   | 75.00%  | 70.00%   | Interest Only Min DSCR 1.00  | 75% LTV (Cash-Out)   |
|  |               |  | 660   | 75.00%   | 75.00%  | 60.00%   | DSCR < 1.00x (0.75x Min)   | 80% LTV  |
| \$2,000,000  | 6 Months      | 0.75   | 700   | 75.00%   | 75.00%  | 70.00%   | Purchase & Rate/Term Only, Min   | 80% LTV  |
| Ψ2,000,000   | 0 141011010   | 0.70   | 680   | 70.00%   | 70.00%  | 65.00%   | 680, Min \$250,000 LnAmt   |  |
| \$2,500,000  | 6 Months      | 1.00   | 700   | 70.00%   | 70.00%  | 65.00%   |  |  |
| eclining Markets   | CONT. DDO     | DUCTS>> If pro   | 680   | 65.00%   | 65.00%  | 60.00%   | aisal, Max LTV is reduced by 5%  |  |
| esidential Highlights  |               | DOCTO?? II pro   |   |  | omes and NO   |  | alsal, wax ETV is reduced by 376   |  |
| ccupancy   |               | Primary, Secon   | •   |  |   |  |  |  |
| operty Types   |               | SFR, PUD, Tow  | nhome, 2  | -4 Units, Cond   | los, Non Warra  | antable Condos   | TV 70% - See Guidelines  |  |
| oan Programs   |               | Fully Amortized  |   |  |   |  |  |  |
|  |               | Interest Only -  |   |  |   |  |  |  |
| Iual Payment - I/O   |               | Qualify over th  |   |  |   |  |  |  |
| · ,  |               | Qualify over th  | e fully am  | ortized perio  | d - 360 Months  |  | TV < 60: Cash-Out Proceeds may be used for   | reserve requirements   |
| Max Cash Out   |               | Max Cash-Out   | e fully am<br>= \$1,000,0   | ortized perio  | d - 360 Months<br>t > \$500,000 re  | equires 720+ FIG   | IV ≤ 60; Cash-Out Proceeds may be used for   | <u> </u>   |
| Max Cash Out<br>Io Ratio   |               | Max Cash-Out<br>Eligible Assets  | e fully am<br>= \$1,000,0<br>must cove  | ortized perio<br>000; Cash-Ou<br>er 100% of the  | d - 360 Months<br>t > \$500,000 re<br>MTG Note, M   | equires 720+ FIG<br>Iinimum Reserv   | irement & 12 Months of Total Payments in   | DTI determination.   |
| Max Cash Out<br>No Ratio   | in            | Max Cash-Out<br>Eligible Assets  | e fully am<br>= \$1,000,0<br>must cove<br>payoff of   | ortized perio<br>000; Cash-Ou<br>er 100% of the<br>any Mortgage  | d - 360 Months<br>t > \$500,000 re<br>MTG Note, M   | equires 720+ FIG<br>Iinimum Reserv   | · · · · · · · · · · · · · · · · · · ·  | DTI determination.   |
| Max Cash Out<br>Io Ratio<br>IC - Debt Consolidatio   | ın            | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f  | e fully am = \$1,000,0 must cove payoff of urther cla   | ortized period<br>000; Cash-Ou<br>er 100% of the<br>any Mortgago<br>rity.  | d - 360 Months<br>t > \$500,000 re<br>MTG Note, M<br>e/Title Lien inc   | equires 720+ FIG<br>linimum Reserv<br>luding delinque  | irement & 12 Months of Total Payments in   | DTI determination.<br>Federal or State Tax Liens   |
| Max Cash Out<br>lo Ratio<br>C - Debt Consolidatio  | n             | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>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<br>t > \$500,000 re<br>MTG Note, M<br>e/Title Lien inc   | equires 720+ FIG<br>linimum Reserv<br>luding delinque<br>partial or full pr  | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any   | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
| ax Cash Out District C - Debt Consolidation C - Dept Penalty   | in            | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On   | e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu  | ortized perio<br>000; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>Ird = % of ame<br>ure; OR 3-yea<br>nent Penalty  | d - 360 Months<br>t > \$500,000 re<br>e MTG Note, M<br>e/Title Lien inc<br>bunt prepaid (prepaid to the prepaid to the prepa | equires 720+ FIG<br>linimum Reserv<br>luding delinque<br>partial or full pr<br>3%, 2%, 1% ste  | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
| ax Cash Out Description Descri | in            | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>1% stepdown f<br>see Operationa  | e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr  | ortized perio<br>200; Cash-Ou<br>er 100% of the<br>arrity.<br>ard = % of am-<br>ure; OR 3-yea<br>ment Penalty<br>ner Occupied  | d - 360 Months<br>t > \$500,000 re<br>e MTG Note, M<br>e/Title Lien inc<br>bunt prepaid (prepaid to the prepaid to the prepa | equires 720+ FIG<br>linimum Reserv<br>luding delinque<br>partial or full pr<br>3%, 2%, 1% ste  | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
| lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy   | in            | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>1% stepdown f<br>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<br>000; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>ord = % of ame<br>ure; OR 3-yea<br>nent Penalty<br>ner Occupied<br>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<br>linimum Reserv<br>luding delinque<br>partial or full pr<br>3%, 2%, 1% ste<br>rate restrictions   | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'<br>structure; OR 2-Year penalty with 2%, 1% st  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
| Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty  Nestment Highlights ccupancy roperty Types  | n             | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>see Operational<br>Investment Pro<br>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<br>000; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>ord = % of am-<br>ure; OR 3-yea<br>nent Penalty<br>ner Occupied<br>only<br>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<br>linimum Reserv<br>luding delinque<br>partial or full pr<br>3%, 2%, 1% ste<br>rate restrictions   | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
| lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Occupancy roperty Types   | n             | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>1% stepdown f<br>see Operations<br>Investment Pro<br>SFR, PUD, Tow<br>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<br>200; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>urd = % of am<br>ure; OR 3-yea<br>ment Penalty<br>er Occupied<br>only<br>4 Units, Cond<br>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<br>linimum Reserv<br>luding delinque<br>partial or full pr<br>3%, 2%, 1% ste<br>rate restrictions   | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'<br>structure; OR 2-Year penalty with 2%, 1% st  | DTI determination.<br>Federal or State Tax Liens<br>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<br>Eligible Assets<br>Defined as the<br>guidelines for fi<br>Investment On<br>1% stepdown f<br>see Operationa<br>Investment Pro<br>SFR, PUD, Tow<br>Fully Amortized<br>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.<br>Federal or State Tax Liens<br>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<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>1% stepdown f<br>see Operations<br>Investment Pro<br>SFR, PUD, Tow<br>Fully Amortized<br>Interest Only F<br>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 D New PITIA In   | equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos   | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'<br>structure; OR 2-Year penalty with 2%, 1% st  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure<br>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<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>1% stepdown f<br>see Operations<br>Investment Pro<br>SFR, PUD, Tow<br>Fully Amortized<br>Interest Only F<br>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<br>200; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>urd = % of ame<br>ure; OR 3-yea<br>nent Penalty<br>ner Occupied<br>inly.<br>4 Units, Concer<br>r Fixed<br>Gross Rents /<br>rom 1007 or   | d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes  New PITIA In Lease Agreeme  | equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer   | irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure<br>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<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>Investment Pro<br>SFR, PUD, Tow<br>Fully Amortized<br>Interest Only-<br>Fully Amortized<br>Lesser of Mark<br>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<br>200; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>Ind = % of ame<br>Inc; OR 3-yea<br>Inent Penalty<br>Iner Occupied<br>Inly<br>4 Units, Conce<br>rixed in Yr I/6<br>Gross Rents /<br>rom 1007 or I<br>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.<br>Federal or State Tax Liens<br>6 stepdown fee structure<br>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<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>Investment Pro<br>SFR, PUD, Tow<br>Fully Amortized<br>Interest Only-<br>Fully Amortized<br>Lesser of Mark<br>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<br>200; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>ird = % of am-<br>ure; OR 3-yea<br>ment Penalty<br>her Occupied<br>inly<br>-4 Units, Conc<br>r Fixed<br>Fixed 10 Yr I/O<br>Foross Rents /<br>rom 1007 or I<br>from Average<br>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.<br>Federal or State Tax Liens<br>6 stepdown fee structure<br>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  |
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

| Lock Expirations |          | Lock Extensions |       |
|------------------|----------|-----------------|-------|
| 30 Days          | 8/7/2025 | 2 days          | 0.100 |
|                  |          | 7 days          | 0.250 |
|                  |          | 15 days         | 0.375 |
|                  |          | 30 days         | 0.625 |

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

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

|        | Conforming | Agency  | Agency             |  |
|--------|------------|---------|--------------------|--|
|        | Balance    | Jumbo   | Balance            |  |
| Rate   | FIX 30     | FIX 30  | FIX 30             |  |
| 10.000 | 110.757    | 110.132 | 109.382            |  |
| 9.875  | 110.507    | 109.882 | 109.132            |  |
| 9.750  | 110.257    | 109.632 | 108.882            |  |
| 9.625  | 110.007    | 109.382 | 108.632            |  |
| 9.500  | 109.757    | 109.132 | 108.382            |  |
| 9.375  | 109.507    | 108.882 | 108.132            |  |
| 9.250  | 109.257    | 108.632 | 107.882            |  |
| 9.125  | 109.007    | 108.382 | 107.632            |  |
| 9.000  | 108.757    | 108.132 | 107.382            |  |
| 8.875  | 108.507    | 107.882 | 107.132            |  |
| 8.750  | 108.257    | 107.632 | 106.882            |  |
| 8.625  | 108.007    | 107.382 | 106.632            |  |
| 8.500  | 107.757    | 107.132 | 106.382            |  |
| 8.375  | 107.507    | 106.882 | 106.132            |  |
| 8.250  | 107.257    | 106.632 | 105.882            |  |
| 8.125  | 106.928    | 106.303 | 105.553            |  |
| 8.000  | 106.599    | 105.974 | 105.224            |  |
| 7.875  | 106.271    | 105.646 | 104.896            |  |
| 7.750  | 105.923    | 105.298 | 104.548            |  |
| 7.625  | 105.558    | 104.933 | 104.183            |  |
| 7.500  | 105.174    | 104.549 | 103.799            |  |
| 7.375  | 104.771    | 104.146 | 103.396<br>102.973 |  |
| 7.250  | 104.348    | 103.723 |                    |  |
| 7.125  | 103.905    | 103.280 | 102.530            |  |
| 7.000  | 103.442    | 102.817 | 102.067            |  |
| 6.875  | 102.958    | 102.333 | 101.583            |  |
| 6.750  | 102.457    | 101.832 | 101.082            |  |
| 6.625  | 101.939    | 101.365 | 100.615            |  |
| 6.500  | 101.404    | 100.897 | 100.147            |  |
| 6.375  | 100.851    | 100.414 | 99.664             |  |
| 6.250  | 100.284    | 99.917  | 99.167             |  |
| 6.125  | 99.702     | 99.408  | 98.658             |  |
| 6.000  | 99.106     | 98.886  | 98.136             |  |
| 5.875  | 98.494     | 98.351  | 97.601             |  |
| 5.750  | 97.868     | 97.743  | 96.993             |  |
| 5.625  | 97.227     | 97.102  | 96.352             |  |
| 5.500  | 96.571     | 96.446  | 95.696             |  |
| 5.375  | 95.899     | 95.774  | 95.024             |  |
| 5.250  | 95.216     | 95.091  | 94.341             |  |
| 5.125  | 94.519     | 94.394  | 93.644             |  |
| 5.000  | 93.811     | 93.686  | 92.936             |  |
|        |            |         |                    |  |

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

|                    |                  | Credit Score / CLTV       | <=30   | 30.01-60.00 | 60.01-70.00 | 70.01-75.00 | 75.01-80.00 |
|--------------------|------------------|---------------------------|--------|-------------|-------------|-------------|-------------|
|                    |                  | Investor                  | -1.125 | -1.125      | -1.625      | -2.125      | -3.375      |
|                    | Loan Type LLPAs  | Second Home               | -1.125 | -1.125      | -1.625      | -2.125      | -3.375      |
|                    | Louis Type LLFAS | DTI Ratio > 40%           | 0.000  | 0.000       | 0.000       | 0.000       | 0.000       |
| Purchase Money     |                  |                           |        |             |             |             | 1           |
| Loans & Limited    | Agency Jumbo     | High Balance Fixed - Rate | -0.500 | -0.500      | -0.750      | -0.750      | -1.000      |
| Cash-Out Refinance | Balances*        |                           |        |             |             |             | 1           |
|                    |                  | 2 - 4 Unit Property       | 0.000  | 0.000       | -0.375      | -0.375      | -0.625      |
|                    | Property LLPAs   | Condo / Coop              | 0.000  | 0.000       | -0.125      | -0.125      | -0.750      |
|                    |                  | Manufactured Homes        |        |             |             |             |             |
| ,                  |                  | Investor                  | -1.125 | -1.125      | -1.625      | -2.125      |             |
|                    | Loan Type LLPAs  | Second Home               | -1.125 | -1.125      | -1.625      | -2.125      |             |
|                    | Loan Type LLFAS  | DTI Ratio > 40%           | 0.000  | 0.000       | 0.000       | 0.000       |             |
|                    |                  |                           |        |             |             |             |             |
| Cash-Out Refinance | Agency Jumbo     | High Balance Fixed - Rate | -1.250 | -1.250      | -1.500      | -1.500      |             |
|                    | Balances*        |                           |        |             |             |             |             |
|                    |                  | 2 - 4 Unit Property       | 0.000  | 0.000       | -0.375      | -0.375      |             |
|                    | Property LLPAs   | Condo / Coop              | 0.000  | 0.000       | -0.125      | -0.125      |             |
|                    |                  | Manufactured Homes        |        |             |             |             |             |

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

| Program Notes |                              |  |  |  |
|---------------|------------------------------|--|--|--|
| Program Name  | Non-Agency Investor/2nd 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,     | l |
| 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 Expiration 30 Days 8/7/2025

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

Effective: 7/8/2025 9:56

## **FIXED SECONDS**

| RESIE  | DENTIAL | IN\    | /ESTOR   |  |  |  |
|--------|---------|--------|----------|--|--|--|
| Rate   | 30 Day  | Rate   | 30 Day   |  |  |  |
| 12.625 | 112.750 | 13.375 | 111.750  |  |  |  |
| 12.500 | 112.500 | 13.250 | 111.625  |  |  |  |
| 12.375 | 112.250 | 13.125 | 111.500  |  |  |  |
| 12.250 | 112.000 | 13.000 | 111.375  |  |  |  |
| 12.125 | 111.750 | 12.875 | 111.250  |  |  |  |
| 12.000 | 111.500 | 12.750 | 111.125  |  |  |  |
| 11.875 | 111.250 | 12.625 | 110.875  |  |  |  |
| 11.750 | 111.000 | 12.500 | 110.625  |  |  |  |
| 11.625 | 110.750 | 12.375 | 110.375  |  |  |  |
| 11.500 | 110.500 | 12.250 | 110.125  |  |  |  |
| 11.375 | 110.250 | 12.125 | 109.875  |  |  |  |
| 11.250 | 110.000 | 12.000 | 109.625  |  |  |  |
| 11.125 | 109.750 | 11.875 | 109.375  |  |  |  |
| 11.000 | 109.500 | 11.750 | 109.125  |  |  |  |
| 10.875 | 109.250 | 11.625 | 108.875  |  |  |  |
| 10.750 | 109.000 | 11.500 | 108.625  |  |  |  |
| 10.625 | 108.750 | 11.375 | 108.375  |  |  |  |
| 10.500 | 108.500 | 11.250 | 108.125  |  |  |  |
| 10.375 | 108.250 | 11.125 | 107.875  |  |  |  |
| 10.250 | 108.000 | 11.000 | 107.625  |  |  |  |
| 10.125 | 107.625 | 10.875 | 107.375  |  |  |  |
| 10.000 | 107.250 | 10.750 | 107.125  |  |  |  |
| 9.875  | 106.875 | 10.625 | 106.875  |  |  |  |
| 9.750  | 106.500 | 10.500 | 106.625  |  |  |  |
| 9.625  | 106.125 | 10.375 | 106.375  |  |  |  |
| 9.500  | 105.750 | 10.250 | 106.125  |  |  |  |
| 9.375  | 105.375 | 10.125 | 105.750  |  |  |  |
| 9.250  | 105.000 | 10.000 | 105.375  |  |  |  |
| 9.125  | 104.625 | 9.875  | 105.000  |  |  |  |
| 9.000  | 104.250 | 9.750  | 104.625  |  |  |  |
| 8.875  | 103.875 | 9.625  | 104.250  |  |  |  |
| 8.750  | 103.500 | 9.500  | 103.875  |  |  |  |
| 8.625  | 103.000 | 9.375  | 103.500  |  |  |  |
| 8.500  | 102.500 | 9.250  | 103.000  |  |  |  |
| 8.375  | 102.000 | 9.125  | 102.500  |  |  |  |
| 8.250  | 101.500 | 9.000  | 102.000  |  |  |  |
| 8.125  | 101.000 | 8.875  | 101.500  |  |  |  |
| 8.000  | 100.250 | 8.750  | 100.750  |  |  |  |
| 7.875  | 99.500  | 8.625  | 100.000  |  |  |  |
| 7.750  | 98.750  | 8.500  | 99.250   |  |  |  |
| 7.625  | 98.000  |        | <u> </u> |  |  |  |

|                    |                   |          |          | RESI     | DENTIAL PRIC | E ADJUSTERS |          |          |          |          |
|--------------------|-------------------|----------|----------|----------|--------------|-------------|----------|----------|----------|----------|
|                    |                   |          |          |          |              | CLTV        |          |          |          |          |
|                    | Credit            | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65     | 65.01-70    | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|                    | ≥ 800             | 1.625    | 1.625    | 1.250    | 1.000        | 0.750       | (0.375)  | (1.125)  | (4.625)  | (6.250)  |
|                    | 780 - 799         | 1.625    | 1.625    | 1.125    | 0.875        | 0.625       | (0.500)  | (1.250)  | (4.875)  | (6.500)  |
| ۱.,                | 760 - 779         | 1.125    | 1.125    | 0.625    | 0.250        | 0.125       | (1.000)  | (1.875)  | (5.500)  | (7.500)  |
| FULL DOC           | 740 - 759         | 0.625    | 0.625    | 0.125    | (0.125)      | (0.250)     | (1.625)  | (3.125)  | (6.750)  | (9.000)  |
| 爿                  | 720 - 739         | 0.000    | 0.000    | (0.500)  | (0.750)      | (1.000)     | (2.000)  | (4.000)  | (8.125)  | (10.000) |
| "                  | 700 - 719         | (1.125)  | (1.125)  | (1.750)  | (2.125)      | (2.500)     | (3.000)  | (5.500)  | (9.375)  | (11.500) |
|                    | 680 - 699         | (3.000)  | (3.000)  | (3.625)  | (4.000)      | (4.500)     | (5.500)  | (8.125)  | (11.125) |          |
|                    | 660 - 679         | (4.250)  | (4.375)  | (4.750)  | (5.375)      | (5.750)     | (7.000)  | (10.000) |          |          |
|                    | ≥ 800             | 0.875    | 0.875    | 0.500    | 0.125        | (0.125)     | (1.375)  | (2.250)  | (6.000)  | (7.750)  |
| or 24)             | 780 - 799         | 0.875    | 0.875    | 0.375    | 0.000        | (0.250)     | (1.500)  | (2.375)  | (6.250)  | (8.000)  |
| (12 (              | 760 - 779         | 0.375    | 0.375    | (0.125)  | (0.625)      | (0.750)     | (2.000)  | (3.000)  | (6.875)  | (9.000)  |
| BANK STATEMENT (12 | 740 - 759         | (0.125)  | (0.125)  | (0.625)  | (1.000)      | (1.125)     | (2.625)  | (4.250)  | (8.250)  | (10.750) |
| 핕                  | 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) |          |
| ¥                  | 680 - 699         | (4.000)  | (4.000)  | (4.625)  | (5.125)      | (5.625)     | (6.750)  | (9.500)  |          |          |
| m                  | 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)  |          |          |          |
| 8                  | 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 |
|                    | ≥ 800                    | 1.625    | 1.625    | 1.250    | 1.000    | 0.750    | (0.375)  | (1.125)  |          |          |
|                    | 780 - 799                | 1.625    | 1.625    | 1.125    | 0.875    | 0.625    | (0.500)  | (1.250)  |          |          |
| ی                  | 760 - 779                | 1.125    | 1.125    | 0.625    | 0.250    | 0.125    | (1.000)  | (1.875)  |          |          |
| 8                  | 740 - 759                | 0.625    | 0.625    | 0.125    | (0.125)  | (0.250)  | (1.625)  | (3.125)  |          |          |
| 불                  | 720 - 739                | 0.000    | 0.000    | (0.500)  | (0.750)  | (1.000)  | (2.000)  | (4.000)  |          |          |
| ۱"                 | 700 - 719                | (1.125)  | (1.125)  | (1.750)  | (2.125)  | (2.500)  | (3.000)  | (5.500)  |          |          |
|                    | 680 - 699                | (3.000)  | (3.000)  | (3.625)  | (4.000)  | (4.500)  | (5.500)  |          |          |          |
|                    | 660 - 679                | (4.250)  | (4.375)  | (4.750)  | (5.375)  | (5.750)  |          |          |          |          |
| ⋤                  | ≥ 800                    | 0.875    | 0.875    | 0.500    | 0.125    | (0.125)  | (1.375)  | (2.250)  |          |          |
| or 24)             | 780 - 799                | 0.875    | 0.875    | 0.375    | 0.000    | (0.250)  | (1.500)  | (2.375)  |          |          |
| 2                  | 760 - 779                | 0.375    | 0.375    | (0.125)  | (0.625)  | (0.750)  | (2.000)  | (3.000)  |          |          |
| BANK STATEMENT (12 | 740 - 759                | (0.125)  | (0.125)  | (0.625)  | (1.000)  | (1.125)  | (2.625)  | (4.250)  |          |          |
| ₩                  | 720 - 739                | (0.750)  | (0.750)  | (1.250)  | (1.625)  | (1.875)  | (3.000)  | (5.125)  |          |          |
| ST                 | 700 - 719                | (2.000)  | (2.000)  | (2.625)  | (3.125)  | (3.500)  | (4.125)  |          |          |          |
| ¥                  | 680 - 699                | (4.000)  | (4.000)  | (4.625)  | (5.125)  | (5.625)  |          |          |          |          |
| Ľ                  | 660 - 679                | (5.750)  | (5.875)  | (6.250)  |          |          |          |          |          |          |
|                    | 10yr Fixed               | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    |          |          |
| _                  | 15yr Fixed               | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    |          |          |
| TERM               | 20yr Fixed               | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    |          |          |
| -                  | 30yr Fixed               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
|                    | Full Am                  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
|                    | 050,000-075k             | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  |          |          |
| ١.                 | 075,000-100k             | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  |          |          |
| OAN AMOUNT         | 100,001-125k             | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  |          |          |
| 8                  | 125,001-150k             | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
| Z                  | 150,001-175k             | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
| 2                  | 175,001-200k             | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
|                    | 200,001-300k             | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
|                    | 300,001-400k             | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
| l_                 | 00.01-43                 | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
| ᄐ                  | 43.01-45                 | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.375)  | (0.375)  | (0.500)  |          |          |
|                    | 45.01-50                 | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (1.000)  |          |          |
|                    | SFR/PUD                  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
| _                  | Condo-Warrant            | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.375)  | (0.500)  |          |          |          |
| PROPERTY           | 2-Unit                   | (0.375)  | (0.375)  | (0.375)  | (0.500)  | (0.500)  |          |          |          |          |
| 8                  | 3-Unit                   | (0.375)  | (0.375)  | (0.375)  | (0.500)  | (0.500)  |          |          |          |          |
| ື                  | 4-Unit                   | (0.375)  | (0.375)  | (0.375)  | (0.500)  | (0.500)  |          |          |          |          |
|                    | Modular                  | (2.000)  | (2.000)  | (2.000)  | (2.000)  | (2.000)  | (2.000)  | (2.000)  |          |          |

Stand Alone Second \$1,395 Piggyback Second \$995

| Loss Payee Clause                        | Contact Us                   | Approved States  |
|--|------------------------------|--|
| United Fidelity Funding Corp ISAOA ATIMA | Email: locks@uffmortgage.com | AL AD A7 CA CO EL CA ID IA II IN IKC IN IA A15 AN A10 AND  |
| 1300 NW Briarcliff Pkwy, Suite 275       | Lock Desk: (816) 457-6440    | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA |
| Kansas City, MO 64150                    | Inside Sales: (816) 457-6300 | 1013, NC, NC, NC, NN, NN, NN, ON, ON, ON, TA, SC, TN, TA, VA, WI, WA   |



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

 30 Days
 8/7/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 7/8/2025 9:56

## FHA with DPA Seconds

| 30 Year Fixed |         |         |         |  |  |
|---------------|---------|---------|---------|--|--|
| Rate          | 15 Day  | 30 Day  | 45 Day  |  |  |
| 7.875         | 100.527 | 100.456 | 100.081 |  |  |
| 7.750         | 100.427 | 100.356 | 99.981  |  |  |
| 7.625         | 99.698  | 99.628  | 99.253  |  |  |
| 7.500         | 99.596  | 99.525  | 99.150  |  |  |
| 7.375         | 99.482  | 99.411  | 99.036  |  |  |
| 7.250         | 99.360  | 99.289  | 98.914  |  |  |

Underwriting Fee \$1,095

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

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

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

| Loss Payee Clause                        | Contact Us                   | Approved States  |
|--|------------------------------|--|
| United Fidelity Funding Corp ISAOA ATIMA | Email: locks@uffmortgage.com | N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11   |
| 1300 NW Briarcliff Pkwy, Suite 275       | Lock Desk: (816) 457-6440    | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA |
| Kansas City, MO 64150                    | Inside Sales: (816) 457-6300 | 116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 35, 111, 77, 77, 77, 77,   |



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|         | Lock Expirations | Lock Extensions |       |
|---------|------------------|-----------------|-------|
| 15 Days | 7/23/2025        | 2 days          | 0.100 |
| 30 Days | 8/7/2025         | 7 days          | 0.250 |
| 45 Days | 8/22/2025        | 15 days         | 0.375 |
|         |                  | 30 days         | 0.625 |

Effective: 7/8/2025 9:56

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

#### Administration and Appraisal Fees

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





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

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

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

Approved States

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