

8/18/2025 10:28

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/2/2025	2 days	0.100
30 Days	9/17/2025	7 days	0.250
45 Days	10/2/2025	15 days	0.375
		30 days	0.625

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

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				,		CO		7110	<u> AVIC</u>	L					
CON	IVENTION A	AL 30/25Y	R FIXED	CC	NVENTION	NAL 20 YF	RFIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CC	NVENTION	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day												
6.125	100.207	100.164	100.109	6.000	100.566	100.456	100.374	5.750	100.952	100.919	100.791	5.875	101.020	100.987	100.858
6.250	100.538	100.489	100.434	6.125	101.057	100.946	100.864	5.875	101.482	101.448	101.320	6.000	101.253	101.219	101.091
6.375	101.067	101.017	100.963	6.250	101.514	101.403	101.321	6.000	101.717	101.683	101.555	6.125	101.514	101.480	101.352
6.500	101.596	101.547	101.492	6.375	101.935	101.824	101.742	6.125	101.968	101.935	101.806	6.250	101.822	101.789	101.661
6.625	101.925	101.876	101.821	6.500	101.672	101.623	101.476	6.250	102.176	102.143	102.014	6.375	102.224	102.191	102.063
6.750	101.988	101.929	101.858	6.625	102.064	101.974	101.857	6.375	102.686	102.653	102.524	6.500	102.441	102.408	102.279
6.875	102.469	102.410	102.339	6.750	102.450	102.331	102.243	6.500	102.903	102.870	102.742	6.625	102.683	102.649	102.521
7.000	102.972	102.913	102.842	6.875	102.805	102.686	102.597	6.625	103.141	103.108	102.979	6.750	102.937	102.904	102.776
7.125	103.381	103.321	103.251	7.000	103.256	103.170	103.107	6.750	103.292	103.259	103.130	6.875	103.331	103.297	103.169
7.250	103.488	103.496	103.410	7.125	103.676	103.590	103.527	6.875	103.795	103.761	103.633	7.000	103.501	103.467	103.339
-												 			
	ONV 30 YR				NV 20 YR				ONV 15 YR				NV 10 YR I		
Rate	15-Day	30-Day	45-Day												
6.500	101.134	101.086	100.939	6.500	100.908	100.859	100.742	6.250	99.950	99.916	99.788	6.250	99.524	99.491	99.363
6.625	101.470	101.421	101.275	6.625	101.296	101.248	101.158	6.375	100.365	100.332	100.203	6.375 6.500	99.833	99.800	99.671
6.750	101.427	101.368	101.297	6.750	101.483	101.427	101.368	6.500	100.536	100.503	100.375		100.098	100.065	99.936
6.875	101.787	101.728	101.658	6.875	101.844	101.787	101.728	6.625	100.723	100.690	100.561	6.625	100.341	100.308	100.179
7.000	102.138	102.078	102.008 102.299	7.000	102.194	102.138 102.429	102.078 102.370	6.750	100.755	100.722 101.132	100.594	6.750 6.875	100.330	100.297	100.168 100.471
7.125 7.250	102.429 102.250	102.370 102.212	102.299	7.125 7.250	102.486 102.139	102.429	102.370	6.875 7.000	101.165 101.273	101.132	101.004	7.000	100.633	100.599 100.808	100.471
7.375	102.230	102.212	102.049	7.375	102.139	102.101	101.938	7.125	101.275	101.240	101.112 101.224	7.125	100.841 101.011	100.808	100.879
7.500	102.743	102.704	102.542	7.500	102.564	102.525	102.363	7.125	99.434	99.322	99.205	7.125	99.434	99.322	99.205
7.625	103.223	103.405	103.023	7.625	102.943	102.906	102.744	17.230	99.434	99.322	99.205	17.250	99.434	99.322	99.205
7.023	103.443	103.403	103.243	7.023	103.133	103.134	102.552	╂				┨			
	SOER 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	LO/6 ARM	ς		Misc Price	Adjustme	nts
	301103	707111113			30110	707111115	,		30110.	20/0/41111	_	No Impou	ınds (Non-CA)	/ lajastine	0.250
												I	ınds (CA Only)		0.150
													er, LTV <= 75		2.125
													er, LTV 75.01-8	0	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, L7	TV > 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		Con	tact Us			Approve	ed States	
	United Fideli	ty Funding C	orp ISAOA A	TIMA		5.35	CCT	Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	۱, KS, KY, LA,
			wy, Suite 27			0am - 5:00p		1	Lock Desk: (л, мо, nc, n		
	Kar	nsas City, Mo	0 64150		LOCK O	nline Unitl 8	:oobtii CST	lr.	side Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,WI	ı
			₾ 2021	I Inited Eidel	ity Eunding Cor	n NIMI S #3/	381 Intended	for Mortgage	- Drofossionals	Only Not for	distribution to	concumers			



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15 Days	9/2/2025	2 days	0.100			
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45 Days	10/2/2025	15 days	0.375			
		30 days	0.625			

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Effective:	8,	/18/2025 10:	:28							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
Purchase Money Loans – LLPA by Credit Score/LTV Ratio											Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio			Ratio					
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%						0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									11.1 00 70	Additional L					
Add	itional LL	.FAS DY L	Odii Allii	nute Ahr	nicable to	Pulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 11 1 1 1	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA			_	llowing lo	ans
					TV Rang							meReady			
Credit Score	. 20/		cable for	_						Loans to first-tir				income ≤1 igh-cost are	
> = 700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ns meeting	<u>′</u>		<u> </u>	as
≥ = 780 760 – 779	0.000%	0.000%	0.000%	_	0.875%		0.750%	_	0.375% 0.625%	Loa	ins meeting	Duty to C	berve requ	licilicilis	
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%				1.750%		1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%						
660 – 679	0.000%	0.125%	1.125%						2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%				2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%							
	nal LLPA														
Loan Feature				L	TV Rang	е									
Adjustable-rate	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
I Cala la alamana			l		l	. =	0.5000/	. ====	l	Ī					
High-balance ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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Effective	e: 8	3/18/2025 1	0:28						WV	VW.UFFEAG	LE.COM				
			GOVI	ERNI	MEN	T FH	A an	d US					FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	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	101.255	101.070	100.852	5.875	100.983	100.950	100.822	5.375	99.239	99.176	99.014	FICO 740	- 779		0.000
5.125	101.647	101.564	101.350	6.000	101.515	101.482	101.354	5.500	99.227	99.164	99.002	FICO 680	- 739		0.125
.250	101.920	101.836	101.623	6.125	102.040	102.007	101.878	5.625	99.216	99.153	98.991	FICO 660			0.250
5.375	102.154	102.097	101.990	6.250	102.553	102.520	102.391	5.750	99.821	99.758	99.596	FICO 640	- 659		0.500
5.500	102.743	102.686	102.579	6.375	102.084	102.051	101.922	5.875	99.811	99.748	99.586	FICO 620	- 639		1.500
.625	103.217	103.160	103.053	6.500	102.596	102.563	102.434	6.000	99.801	99.738	99.576				
5.750	103.354	103.283	103.212	6.625	103.101	103.068	102.940	6.125	99.790	99.727	99.565	Non-Own	ier		0.500
5.875	103.130	103.059	102.988	6.750	103.599	103.566	103.437	6.250	99.778	99.715	99.553	Loan Amo	ount \$50K < \$1	.00K	0.500
7.000	103.744	103.673	103.602									Loan < \$5	OK (exception o	only)	1.500
7.125	104.173	104.102	104.031	 				 					treamline 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
5.250	101.305	101.141	100.928	6.250	98.279	98.245	98.163	6.250	102.300	102.216	102.003	FICO 740			0.000
.375	101.461	101.405	101.298	6.375	98.505	98.448	98.389	6.375	101.897	101.797	101.532	FICO 700			0.125
5.500	102.090	102.033	101.926	6.500	98.752	98.695	98.636	6.500	102.495	102.394	102.129	FICO 680			0.250
5.625	102.455	102.398	102.291	6.625	98.940	98.886	98.831	6.625	103.024	102.924	102.659	FICO 660			0.375
5.750	102.399	102.299	102.070	6.750	99.324	99.291	99.162	6.750	103.537	103.436	103.171	FICO 640			0.875
5.875	101.818	101.747	101.676	6.875	99.303	99.254	99.203	6.875	102.809	102.709	102.444	FICO 620			1.500
7.000 7.125	102.431 102.860	102.360 102.789	102.289 102.718	7.000 7.125	99.437 99.567	99.388 99.519	99.337 99.467	7.000 7.125	103.370 103.915	103.269 103.814	103.004 103.549	CA Prope			0.150
7.125 7.250	102.860	102.789	102.718	7.250	99.567	99.519	99.467	1		103.814	103.549	11	50K (exception)	1	1.500
7.375	102.692	102.591	102.326	17.250	99.434	99.322	99.205	7.250	104.362 103.267	104.261	103.996		finance Loans		0.125
.3/3	101.192	101.091	100.826					7.375	103.267	103.100	102.901	*Other St	t. Adjustments i	тау арріу	
						001	<i>'</i> ===								
						<u>GOV</u>	/ERN	<u>IME</u>							
		YR Fixed				YR Fixed				ARM 1/1			VA 30 YR		
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.000	101.515	101.482	101.354	6.000	101.255	101.070	100.852	5.750	99.821	99.758	99.596	6.000	101.255	101.070	100.835
.125	102.040	102.007	101.878	6.125	101.647	101.564	101.350	5.875	99.811	99.748	99.586	6.125	101.576	101.391	101.157
5.250	102.553	102.520	102.391	6.250	101.920	101.836	101.623	6.000	99.801	99.738	99.576	6.250	101.917	101.733	101.498
5.375 5.500	102.084	102.051 102.563	101.922 102.434	6.375	102.154 102.743	102.097 102.686	101.990 102.579	6.125 6.250	99.790 99.778	99.727 99.715	99.565 99.553	6.375	102.154 102.743	102.097	101.990 102.579
5.625	102.596 103.101	102.563	102.434	6.500 6.625	102.743	102.686	102.579	6.230	99.776	99.715	33.333	6.625	102.743	102.686 103.160	102.579
5.750	103.101	103.566	103.437	6.750	103.217	103.283	103.212					6.750	103.354	103.100	103.212
,,, 50	103.333	105.500	103.437	6.875	103.130	103.059	102.988					6.875	103.130	103.059	102.988
				7.000	103.744	103.673	103.602					7.000	103.744	103.673	102.588
				7.125	104.173	104.102	104.031					7.125	104.173	104.102	104.031
				7.123	104.173	104.102	104.051	\vdash				1 /.123	104.175	104.102	104.051
	VA 15 YR F				VA 30 YR F				•	1 ARM H			VA 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	100.521	100.493	100.414	6.250	101.305	101.141	100.928	6.125	99.790	99.727	99.565	6.250	101.305	101.141	100.928
.875	100.756	100.728	100.649	6.375	101.461	101.405	101.298	6.250	99.778	99.715	99.553	6.375	101.461	101.405	101.298
.000	101.094	101.066	100.987	6.500	102.090	102.033	101.926	П				6.500	102.090	102.033	101.926
.125	101.392	101.363	101.285	6.625	102.455	102.398	102.291	П				6.625	102.455	102.398	102.291
5.250	101.442	101.414	101.385	6.750	102.399	102.299	102.070	П				6.750	102.399	102.299	102.070
5.375	101.363	101.334	101.306	6.875	101.818	101.747	101.676	П				6.875	101.818	101.747	101.676
5.500	101.798	101.770	101.741	7.000	102.431	102.360	102.289	П				7.000	102.431	102.360	102.289
5.625	101.963	101.934	101.906	7.125	102.860	102.789	102.718	П				7.125	102.860	102.789	102.718
5.750	99.324	99.291	99.162	7.250	102.692	102.591	102.326	П				7.250	102.692	102.591	102.326
				7.375	101.192	101.091	100.826	⊹				7.375	101.192	101.091	100.826
			VA Price A] Adjustmen	its			% -						16 10	eli co
ICO>=740			0.000	VA Loans			0.250								
ICO 680 -			0.125	Non-Owne	er		0.500	=		CE	DVING	THO	E TH	TOP	DVE
ICO 660 -			0.250		unt \$50K < \$1		0.500			SE	RVING				HAE
ICO 640 -			2.000	Loan < \$50	OK (exception	only)	1.500				VA	VA	A IRRA	LS	
ICO 620 -	- 639		3.000												
										A COLUMN		436			723
		ss Payee			Lo	ck Desk H	lours			tact Us				ed States	
-			orp ISAOA A		8:3	0am - 5:00p	m CST	1	ail: locks@	_	_		A, CO, FL, GA		
			wy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	IN, MO, NC, I		
	Kar	nsas City, M	0 64150		LOCK O	nine Uniti 8	:oupm CS1	l Ir	nside Sales:	(816) 457	-6300			, VA, WA,W	



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

 Lock Expirations
 Lock Extensions

 0 Days
 9/17/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	8/18/2025 10:	28	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	110.567	11.500	112.666
11.375	110.317	11.375	112.400
11.250	110.067	11.250	112.135
11.125	109.817	11.125	111.869
11.000	109.567	11.000	111.604
10.875	109.317	10.875	111.338
10.750	109.067	10.750	111.072
10.625	108.817	10.625	110.807
10.500	108.567	10.500	110.541
10.375	108.317	10.375	110.275
10.250	108.067	10.250	110.010
10.125	107.817	10.125	109.744
10.000	107.567	10.000	109.479
9.875	107.317	9.875	109.213
9.750	107.067	9.750	108.947
9.625	106.817	9.625	108.682
9.500	106.567	9.500	108.416
9.375	106.317	9.375	108.150
9.250	106.067	9.250	107.885
9.125	105.817	9.125	107.619
9.000	105.567	9.000	107.354
8.875	105.317	8.875	107.072
8.750	105.067	8.750	106.791
8.625	104.817	8.625	106.510
8.500	104.567	8.500	106.229
8.375	104.317	8.375	105.947
8.250	104.067	8.250	105.666
8.125	103.785	8.125	105.384
8.000	103.504	8.000	105.103
7.875	103.192	7.875	104.791
7.750	102.879	7.750	104.478
7.625	102.504	7.625	104.103
7.500	102.129	7.500	103.728
7.375	101.754	7.375	103.353
7.250	101.379	7.250	102.916
7.125	101.004	7.125	102.478
7.000	100.629	7.000	101.978
6.875	100.192	6.875	101.478
6.750	99.754	6.750	100.916
6.625	99.254	6.625	100.353
6.500	98.754	6.500	99.791
6.375	98.192	6.375	99.166
6.250	97.629	6.250	98.478
6.125	97.004	6.125	97.791
6.000	96.379	6.000	97.103
5.875	95.692	5.875	96.353
5.750	95.004	5.750	95.603
5.625	94.317	5.625	94.853
5.500	93.630	5.500	94.103

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

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

Credit Score	Loan Type LLPAs Property LLPAs	(Tighter credit l	oox, l	best	prici	ing)					
Pull Doc	Loan Type LLPAs Property LLPAs	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Pull Doc Pull Doc	Loan Type LLPAs Property LLPAs	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
Pull Doc Pull Pull Pull Pull Pull Pull Pull Pu	Loan Type LLPAs Property LLPAs	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
Full Doc	Loan Type LLPAs Property LLPAs	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
Math Date Math	Loan Type LLPAs Property LLPAs	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Mill Doc Mill Pick Mill	Loan Size Loan Type LLPAs Property LLPAs	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
Care	Loan Size Loan Type LLPAs Property LLPAs	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
All Doc	Loan Size Loan Type LLPAs Property LLPAs	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
No. No.	Loan Size Loan Type LLPAs Property LLPAs	640 - 659									
Tring Tri	Loan Size Loan Type LLPAs Property LLPAs	620 - 639									
Alt Doc Part Part	Loan Size Loan Type LLPAs Property LLPAs	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
Alt Doe 1.375	Loan Size Loan Type LLPAs Property LLPAs	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
Alt Doc 680 - 699	Loan Size Loan Type LLPAs Property LLPAs	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
Second Home Color Color	Loan Size Loan Type LLPAs Property LLPAs	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Credit LIPA Color Color	Loan Type LLPAs Property LLPAs	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
Foreity For	Loan Type LLPAs Property LLPAs	680 - 699			-0.625					-	-
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	Loan Type LLPAs Property LLPAs		-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
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	Loan Type LLPAs Property LLPAs	640 - 659									
Loan Size	Loan Type LLPAs Property LLPAs										
SS_0mm, <=\$2.5mm	Loan Type LLPAs Property LLPAs		_								
Second Home Condo Condo	Loan Type LLPAs Property LLPAs										
Non-Warrantable Condo Planta Plan	Property LLPAs										
DTI 5.0.01 - 55 0.000 -0.125 -0.250 -0.250 -0.250 -0.375 -0.500 -	Property LLPAs										
Interest Only -0.250 -0.375 -0.500 -0.625 -0.750 -1.000 -1.500 -1.	Property LLPAs	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625					
Loan Type Lipha	Property LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
Purchase 0.325 0.325 0.325 0.325 0.325 0.325 0.325 0.325 0.325 0.000 0.000	Property LLPAs	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
Cashout Debt Consolidation -0.375 -0.375 -0.500 -0.750 -0.875 -1.250 -1.500 -0.750 -0.875	Property LLPAs	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Cashout Debt Consolidation -0.375 -0.375 -0.500 -0.750 -0.875 -1.250 -1.500 - -	Property LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
Property LLPAs	LLPAs	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
Property Property	LLPAs	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
Condo Coop	LLPAs	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
Property Non - Warrantable Condo -0.375 -0.500 -0.500 -0.625 -0.625 -0.625 -0.750 -0.875 -1.250 -	LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property Non - Warrantable Condo -0.375 -0.500 -0.500 -0.625 -0.625 -0.625 -0.750 -0.875 -1.250 -	LLPAs	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	_
Non - Warrantable Condo -0.375 -0.375 -0.500 -0.500 -0.625 -0.750 -0.750 - - -	LLPAs										
Multi Unit -0.250 -0.250 -0.375 -0.375 -0.500 -0.500 -0.750 -1.250 -		Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
Tier 2 States: Other* 0.000 0.000 0.000 0.250<	F.H.D.									-1.250	
	E.H.D.										0.250
0.000 0.000 0.000 0.000 0.000 0.000	E-II D	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	F. 11 D	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs Asset Depletion/Asset Qualifier 0.000 0.000 0.000 -0.250 -0.250 -0.250 0.000			0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
1099 Program 0.000 0.000 0.000 -0.250 -0.250 -0.250 -0.250 -0.625 -0.875	LLPAS		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			0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc LLPAs 12 Month CPA PnL 0.000 0.000 0.000 -0.250 -0.375 -0.625			0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
WVOE 0.000 0.000 0.000 0.000 -0.250 -0.375 -0.375	LLIAS	12 Month CPA PhL									

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

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

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@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
 9/17/2025
 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	
6.500%	98.350	
6.625%	99.100	
6.750%	99.800	
6.875%	100.325	
6.990%	100.725	
7.125%	101.100	
7.250%	101.475	
7.375%	101.850	
7.500%	102.175	
7.625%	102.425	
7.750%	102.675	
7.875%	102.925	
7.990%	103.175	
8.125%	103.425	
8.250%	103.675	
8.375%	103.925	
8.500%	104.175	
8.625%	104.425	
8.750%	104.675	
8.875%	104.925	
8.990%	105.175	
9.125%	105.425	
9.250%	105.675	
Max Pri	ice (Owner Occ / 2Yr+ PPP)	102.000
	Max Price (1 Yr PPP)	100.500
N	lax Price (No Prepay)	99.500

	IN	UN-Q
	Investor 30YR Fixed	
Rate	30 Day	
6.500%	99.600	
6.625%	100.225	
6.750%	100.745	
6.875%	101.245	
6.990%	101.675	
7.125%	102.089	
7.250%	102.503	
7.375%	102.933	
7.500%	103.335	
7.625%	103.694	
7.750%	104.007	
7.875%	104.382	
7.990%	104.686	
8.125%	104.991	
8.250%	105.288	
8.375%	105.585	
8.500%	105.866	
8.625%	106.147	
8.750%	106.429	
8.875%	106.710	
8.990%	106.975	
9.125%	107.241	
9.250%	107.429	
Max Price (Owner Occ / 2Yr+	102.000
Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500

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

Price Adjustments										
Residential NQM LLPAs										
FICO-ITY		60	Full Doo		75	00	or	00		
FICOxLTV	55	60	65	70	75	80	85	90		
780	0.750	0.750	0.625 0.625	0.500	0.375	0.000 -0.125	-1.375 -1.500	-4.625 -4.750		
760 740	0.750	0.500	0.500	0.500	0.375	-0.125	-2.000	-5.250		
720			0.300	0.375						
720	0.500	0.375	0.000	-0.250	0.000 -0.625	-0.875 -1.500	-3.000 -4.000	N/A N/A		
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A		
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A		
000	1.023		atement			3.000	14/74	14/71		
FICOxLTV	55	60	65	70	75	80	85	90		
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875		
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000		
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500		
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A		
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A		
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A		
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A		
		Reside	ntial NQN	1 LLPA	s					
LTV	55	60	65	70	75	80	85	90		
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A		
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A		
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A		
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A		
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500		
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A		
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A		
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A		
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A		
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A		
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A		
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A		
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500		
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250		
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
Loan Amt > \$2.0M	-0.125	-0.125	-0.250 -1.125	-0.375 -1.250	-0.500 N/A	-0.500 N/A	N/A N/A	N/A N/A		
Loan Amt > \$3.0M ITIN	-1.000 -3.000	-1.000 -3.000	-3.000	-3.000	-3.000	N/A N/A	N/A N/A	N/A N/A		
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A		
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.373	-0.500	-0.750		
1 Yr P&L *	-0.750	-0.750	-0.750	-0.123	-0.123	-0.250	-0.300 N/A	-0.730 N/A		
1099 *	-0.730	-0.500	-0.730	-0.500	-0.730	-0.500	-0.750	-0.750		
1033			IOM LLF		5.500	0.500	3.730	5.750		
	DSC	R ≥ 1.00	x / 3 Yr Pr							
FICOxLTV	50	55	60	65	70	75	80			
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875			
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250			
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750			
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500			
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250			
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A			
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A			
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A			

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgago rity. urd = % of amo	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	iirement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- contized perio- continue perio-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. contized with any Mortgag- crity. contized with any Mortgag- critical mort period with any Mortgag- critical mort	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 with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
30 Days	9/17/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	111.369	110.744	109.994
9.875	111.119	110.494	109.744
9.750	110.869	110.244	109.494
9.625	110.619	109.994	109.244
9.500	110.369	109.744	108.994
9.375	110.119	109.494	108.744
9.250	109.869	109.244	108.494
9.125	109.619	108.994	108.244
9.000	109.369	108.744	107.994
8.875	109.119	108.494	107.744
8.750	108.869	108.244	107.494
8.625	108.619	107.994	107.244
8.500	108.369	107.744	106.994
8.375	108.119	107.494	106.744
8.250	107.869	107.244	106.494
8.125	107.536	106.911	106.161
8.000	107.202	106.577	105.827
7.875	106.868	106.243	105.493
7.750	106.514	105.889	105.139
7.625	106.141	105.516	104.766
7.500	105.747	105.122	104.372
7.375	105.333	104.708	103.958
7.250	104.899	104.274	103.524
7.125	104.445	103.820	103.070
7.000	103.970	103.345	102.595
6.875	103.475	102.850	102.100
6.750	102.962	102.337	101.587
6.625	102.431	101.806	101.056
6.500	101.881	101.315	100.565
6.375	101.314	100.818	100.068
6.250	100.730	100.308	99.558
6.125	100.130	99.783	99.033
6.000	99.514	99.243	98.493
5.875	98.881	98.690	97.940
5.750	98.235	98.110	97.360
5.625	97.576	97.451	96.701
5.500	96.903	96.778	96.028
5.375	96.217	96.092	95.342
5.250	95.517	95.392	94.642
5.125	94.804	94.679	93.929
5.000	94.078	93.953	93.203

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
B	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Keimance	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							
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
Cash-Out Refinance	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	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,	1
	Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA	



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

30 Days 9/17/2025

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

Effective: 8/18/2025 10:28

FIXED SECONDS

		INVESTOR		
RES	IDENTIAL	IN	VESTOR	
Rate	30 Day	Rate	30 Day	
12.625	113.250	13.375	112.250	
12.500	113.000	13.250	112.125	
12.375	112.750	13.125	112.000	
12.250	112.500	13.000	111.875	
12.125	112.250	12.875	111.750	
12.000	112.000	12.750	111.625	
11.875	111.750	12.625	111.375	
11.750	111.500	12.500	111.125	
11.625	111.250	12.375	110.875	
11.500	111.000	12.250	110.625	
11.375	110.750	12.125	110.375	
11.250	110.500	12.000	110.125	
11.125	110.250	11.875	109.875	
11.000	110.000	11.750	109.625	
10.875	109.750	11.625	109.375	
10.750	109.500	11.500	109.125	
10.625	109.250	11.375	108.875	
10.500	109.000	11.250	108.625	
10.375	108.750	11.125	108.375	
10.250	108.500	11.000	108.125	
10.125	108.125	10.875	107.875	
10.000	107.750	10.750	107.625	
9.875	107.375	10.625	107.375	
9.750	107.000	10.500	107.125	
9.625	106.625	10.375	106.875	
9.500	106.250	10.250	106.625	
9.375	105.875	10.125	106.250	
9.250	105.500	10.000	105.875	
9.125	105.125	9.875	105.500	
9.000	104.750	9.750	105.125	
8.875	104.375	9.625	104.750	
8.750	104.000	9.500	104.375	
8.625	103.500	9.375	104.000	
8.500	103.000	9.250	103.500	
8.375	102.500	9.125	103.000	
8.250	102.000	9.000	102.500	
8.125	101.500	8.875	102.000	
8.000	100.750	8.750	101.250	
7.875	100.000	8.625	100.500	
7.750	99.250	8.500	99.750	
7.625	98.500]		

				RES	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
G	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
ᆵ	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ш.	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)		
<u>~</u>	≥ 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)
<u>1</u> 5	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)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STAI	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
ž	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
20	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
F	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ž	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ĕ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
_	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
_	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
ERT	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
PROPERTY	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
₫	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

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
 9/17/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/18/2025 10:28

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	
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	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	9/2/2025	2 days	0.100
30 Days	9/17/2025	7 days	0.250
45 Days	10/2/2025	15 days	0.375
		30 days	0.625

Effective: 8/18/2025 10:28

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

Administration and Appraisal Fees

Admin 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