

7/25/2025 10:14

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	8/9/2025	2 days	0.100
30 Days	8/24/2025	7 days	0.250
30 Days 45 Days	9/8/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	AL 30/25Y	'R FIXED	CC	NVENTION	NAL 20 YF	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CC	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	99.242	99.202	99.154	6.000	99.824	99.723	99.642	5.750	100.697	100.584	100.509	5.875	100.490	100.459	100.325
6.250	99.536	99.568	99.495	6.125	100.323	100.222	100.141	5.875	101.000	100.926	100.811	6.000	100.726	100.695	100.561
6.375	100.123	100.073	100.016	6.250	100.792	100.691	100.610	6.000	101.302	101.189	101.114	6.125	100.993	100.962	100.829
6.500	100.676	100.626	100.569	6.375	101.227	101.126	101.045	6.125	101.592	101.479	101.404	6.250	101.391	101.329	101.196
6.625	101.156	101.106	101.050	6.500	101.054	100.945	100.866	6.250	101.899	101.786	101.711	6.375	101.790	101.728	101.595
6.750	101.472	101.414	101.350	6.625	101.487	101.379	101.299	6.375	102.256	102.195	102.061	6.500	102.005	101.943	101.810
6.875	101.967	101.909	101.844	6.750	101.885	101.777	101.698	6.500	102.472	102.410	102.277	6.625	102.246	102.185	102.051
7.000	102.416	102.358	102.294	6.875	102.257	102.149	102.071	6.625	102.707	102.646	102.512	6.750	102.391	102.370	102.236
7.125	102.840	102.782	102.717	7.000	102.900	102.806	102.733	6.750	102.747	102.726	102.637	6.875	102.785	102.764	102.630
7.250	103.119	103.156	103.062	7.125	103.330	103.236	103.163	6.875	103.252	103.231	103.097	7.000	102.975	102.953	102.820
CC	NV 30 YR			CC	NV 20 YR		SH BAL	CC	DNV 15 YR	FIXED HIG			NV 10 YR	FIXED HIG	
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	100.312	100.266	100.118	6.500	100.175	100.125	100.067	6.250	99.518	99.457	99.323	6.250	99.091	99.030	98.896
6.625	100.649	100.604	100.496	6.625	100.668	100.618	100.560	6.375	99.933	99.871	99.738	6.375	99.397	99.335	99.202
6.750	100.881	100.823	100.759	6.750	100.931	100.881	100.823	6.500	100.103	100.041	99.908	6.500	99.660	99.598	99.465
6.875	101.254	101.196	101.132	6.875	101.304	101.254	101.196	6.625	100.287	100.226	100.092	6.625	99.903	99.842	99.708
7.000	101.617	101.559	101.495	7.000	101.667	101.617	101.559	6.750	100.210	100.189	100.055	6.750	99.783	99.762	99.628
7.125	101.921	101.863	101.798	7.125	101.970	101.921	101.863	6.875	100.621	100.600	100.466	6.875	100.086	100.064	99.931
7.250	102.143	102.084	102.011	7.250	102.185	102.143	102.084	7.000	100.763	100.742	100.609	7.000	100.314	100.292	100.159
7.375	102.442	102.384	102.311	7.375	102.485	102.442	102.384	7.125	100.881	100.859	100.726	7.125	100.504	100.482	100.349
7.500	102.670	102.612	102.539	7.500	102.713	102.670	102.612	7.250	98.824	98.718	98.603	7.250	98.824	98.718	98.603
7.625	102.841	102.782	102.709	7.625	102.884	102.841	102.782	<u> </u>				1			
												┛┡——			
	SOFR	5/6 ARMS			SOFR	7/6 ARMS			SOFR :	LO/6 ARM	S		Misc Price	Adjustme	
													ınds (Non-CA)		0.250
													ınds (CA Only)		0.150
												1	er, LTV <= 75		2.125
												1	er, LTV 75.01-8	30	3.375
													er, LTV > 80		4.125
	No Current	Program D	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit	2. 75		1.000
												Condo, L1			0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception of	only)	1.500
	ما	ss Payee	Clause		J.c	ck Desk I	lours		Con	tact Us			Annroy	ed States	_
	United Fideli	•		TIMA		CK DCSK I	10013	Fm	ail: locks@		e com	ΔR Δ7 C	A, CO, FL, GA		I KS KV IV
			wy, Suite 27		1	0am - 5:00		l .	Lock Desk: (A, CO, FL, GA 1N, MO, NC, I		
		nsas City, M		J	Lock O	nline Unitl 8	:00pm CST		iside Sales:	•		IVIE, IVII, IV		, VA, WA,W	
	Kui	.545 City, IVI						L		(010) 437-			JC, 111, 1A	., .,, .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	•



Subordinate

financing

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

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15 Days	8/9/2025	2 days	0.100			
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Effective:	7/	/25/2025 10:	:14			THIS	S A PRICING	INDICATION	SHEET; FOR	CURRENT "REALTIME ' WWW.UFFEA		NTACT YOUR	AE OR VIEW	REALTIME PRIC	ING AT
						Con	form	ning	LLPA	\S					
	Purch	ase Mon	ey Loans	– LLPA	by Credit						Refinance	Loans – Ratio	-	Credit Sco	ore/LTV
				L	TV Rang	е							LTV Rang	е	
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Credit Score				or all loans	;
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780			0.000%							≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779			0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125%							740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625%	2.375%
720 – 739			0.230%							700 – 719	0.375%		1.625%	2.000% 2.625%	3.250%
680 – 699			0.625%							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			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639			3.375%	4.875%	5.125%
Addi	itional LL	PAs by L	.oan Attri	bute App	olicable to	Purcha	se Money	Loans		Additional L	LPAs by L	oan Attri. Refinand		icable to C	ash-out
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A -15	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Od-	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%							Second home	1.125%		1.625%	2.125%	3.375%
Second home			1.625%							Manufactured	0.500%		0.500%	0.500%	0.500%
Manufactured				0.500%						Two- to four-					
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	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	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%	illianonig					
financing	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	tio		All LLPA	s will be v	vaived fo	or the fol	lowing lo	ans
				L	.TV Rang	е					Hoi	meReady ⁽	[®] loans		
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tin	ne homebu	yers with	qualifying	income ≤10	00% area
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	median ir	ncome (AM	I) or 120%	6 AMI in hi	gh-cost are	as
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%			ne monting	Duty to S	erve requi	irements	
760 – 779	0.0000/								0.375%	Loa	ns meening	Duty to C			
	0.000%	0.000%	0.125%	0.375%	0.875%		0.750%			Loa	ns meeting	Duty to C			
740 – 759			0.125% 0.250%			1.000%		0.625%	0.625%	Loa	ns meeting	Daty to c			
740 – 759 720 – 739	0.000%	0.000%		0.750%	1.125%	1.000% 1.375%	1.125%	0.625% 1.000%	0.625% 1.000%	Loa	ns meeting	Duty to c			
720 – 739	0.000% 0.000%	0.000% 0.000%	0.250% 0.500%	0.750% 1.000%	1.125% 1.625%	1.000% 1.375% 1.750%	1.125% 1.500%	0.625% 1.000% 1.250%	0.625% 1.000% 1.250%	Loa	ns meeting	Daty to c			
720 – 739 700 – 719	0.000% 0.000% 0.000%	0.000% 0.000% 0.000%	0.250% 0.500% 0.625%	0.750% 1.000% 1.250%	1.125% 1.625% 1.875%	1.000% 1.375% 1.750% 2.125%	1.125% 1.500% 1.750%	0.625% 1.000% 1.250% 1.625%	0.625% 1.000% 1.250% 1.625%	Loa	ns meeting	Daty to c			
720 – 739 700 – 719 680 – 699	0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000%	0.250% 0.500% 0.625% 0.875%	0.750% 1.000% 1.250% 1.625%	1.125% 1.625% 1.875% 2.250%	1.000% 1.375% 1.750% 2.125% 2.500%	1.125% 1.500% 1.750% 2.125%	0.625% 1.000% 1.250% 1.625% 1.750%	0.625% 1.000% 1.250% 1.625% 1.750%	Loa	ns meeting	Daty to e			
720 – 739 700 – 719 680 – 699 660 – 679	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125%	0.250% 0.500% 0.625% 0.875% 1.125%	0.750% 1.000% 1.250% 1.625% 1.875%	1.125% 1.625% 1.875% 2.250% 2.500%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	1.125% 1.500% 1.750% 2.125% 2.375%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	Loa	ns meeting	Duly to C			
720 – 739 700 – 719 680 – 699 660 – 679 640 - 659	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125%	1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loa	ns meeting	Duly to C			
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875%	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loa	ns meeting	out, to c			
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loa	ns meeting	out, to c			
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% n. Attribut	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li.	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% efinances	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loa	ns meeting	out to			
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% E Applic	1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li. TV Rang	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinances	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	Loa	ns meeting	Day to o			
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applic: V70%	1.125% 1.625% 1.875% 2.250% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80%	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	Loa	ns meeting	Day to o			
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% Attribut	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applic: V70%	1.125% 1.625% 1.875% 2.250% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80%	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	Loa	ns meeting	Day to o			
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applici -70% 0.000%	1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80%	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	Loa	ns meeting	Day to o			
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loal >30% 0.000% 1.125%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% • Attribut >60% 0.000%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applic: >70% 0.000% 0.125%	1.125% 1.625% 1.875% 2.250% 2.875% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 0.750% 4.125%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125%	Loa	ns meeting	Day to o			
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% 1.750% 0.000% 0.125%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applic >70% 0.000% 0.125% 2.125%	1.125% 1.625% 1.875% 2.250% 2.875% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125%	Loa	ns meeting	Day to o			
720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 1.125% 0.500%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% • Attribut >60% 0.000% 0.125% 1.625% 0.500%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applic >70% 0.000% 0.125% 2.125%	1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375% 0.500%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Care >80% 0.000% 4.125% 4.125% 0.500%	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125% 4.125% 0.500%	Loa	ns meeting	Day to o			
720 – 739 700 – 719 680 – 699 660 – 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% 0.000% 0.125% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 1.625% 0.500%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% e Applic: >70% 0.000% 0.125% 2.125% 2.125% 0.500%	1.125% 1.625% 1.875% 2.250% 2.875% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375% 0.500% 0.625%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Care >80% 0.000% 4.125% 4.125% 0.500%	1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% 3.625% 0.000% 0.750% 4.125% 0.500% 0.625%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125% 0.500%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125% 4.125% 0.500%	Loa	ns meeting	Day to o			
720 – 739 700 – 719 680 – 699 660 – 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.500%	0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 0.500% 0.000%	0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 1.625% 0.500%	0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 6 Applic >70% 0.000% 0.125% 2.125% 2.125% 0.500% 0.375% 0.750%	1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500% 0.625% 1.000%	1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 0.625% 1.000%	1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.625% 1.000%	0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125% 4.125% 0.6025% 1.000%	Loa	ns meeting	Day to o			

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



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

 Lock Expirations
 Lock Extensions

 15 Days
 8/9/2025
 2 days
 0.100

 30 Days
 8/24/2025
 7 days
 0.250

 45 Days
 9/8/2025
 15 days
 0.375

 30 days
 0.625

Effective: 7/25/2025 10:14

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

Effective	e: 7	7/25/2025 1	0:14						WV	VW.UFFEAG	ILE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	: Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	100.524	100.370	100.203	5.875	100.595	100.534	100.400	5.375	97.534	97.471	97.309	FICO 740	- 779		0.000
5.125	100.895	100.851	100.684	6.000	101.135	101.074	100.940	5.500	97.562	97.533	97.505	FICO 680	- 739		0.125
5.250	101.260	101.216	101.049	6.125	101.666	101.604	101.471	5.625	98.119	98.090	98.062	FICO 660			0.250
5.375	101.615	101.544	101.423	6.250	102.190	102.128	101.995	5.750	97.829	97.766	97.653	FICO 640	- 659		0.500
5.500	102.133	102.062	101.941	6.375	101.601	101.580	101.446	5.875	98.302	98.274	98.246	FICO 620	- 639		1.500
5.625	102.498	102.427	102.306	6.500	102.120	102.098	101.965	6.000	98.868	98.840	98.812				
5.750	103.032	102.954	102.876	6.625	102.628	102.607	102.473	6.125	99.358	99.330	99.301	Non-Own	er		0.500
5.875	102.898	102.820	102.742	6.750	103.132	103.111	102.977	6.250	97.790	97.727	97.565	Loan Amo	ount \$50K < \$1	00K	0.500
7.000	103.371	103.293	103.215									Loan < \$5	OK (exception	only)	1.500
7.125	103.831	103.753	103.675	<u> </u>				<u> </u>					reamline Loan	5	0.250
													efinance Loans		0.125
	HA 30 YR			_	HA 15 YR				IRAL HOUS				USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
5.250	100.660	100.616	100.449	6.250	97.915	97.853	97.720	6.250	101.560	101.516	101.349	FICO 740	- 779		0.000
5.375	100.922	100.851	100.730	6.375	98.015	97.916	97.826	6.375	101.304	101.246	101.062	FICO 700	- 739		0.125
5.500	101.481	101.410	101.289	6.500	98.269	98.171	98.080	6.500	101.918	101.859	101.675	FICO 680	- 699		0.250
5.625	101.735	101.664	101.543	6.625	98.464	98.366	98.275	6.625	102.462	102.403	102.219	FICO 660			0.375
5.750	101.889	101.811	101.733	6.750	98.857	98.836	98.702	6.750	102.988	102.929	102.746	FICO 640			0.875
5.875	101.586	101.508	101.429	6.875	98.664	98.619	98.564	6.875	102.482	102.410	102.226	FICO 620	- 639		1.500
7.000	102.059	101.981	101.903	7.000	98.807	98.762	98.707	7.000	103.058	102.986	102.803	CA Prope	rty		0.150
7.125	102.518	102.440	102.362	7.125	98.946	98.901	98.846	7.125	103.616	103.544	103.361	Loan < \$	50K (exception)		1.500
7.250	102.407	102.335	102.151	7.250	98.824	98.718	98.603	7.250	104.077	104.005	103.821	All RD Ret	finance Loans		0.125
7.375	101.119	101.074	100.907					7.375	102.975	102.931	102.764	*Other St	. Adjustments	may apply	
						GO\	/ERN	IME	NT V	/A					
	VA 15	YR Fixed				YR Fixed				ARM 1/1	/5		VA 30 YR	Fixed IRF	RRL
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.000	101.135	101.074	100.940	6.000	100.524	100.370	100.203	5.750	97.829	97.766	97.604	6.000	100.524	100.339	100.105
5.125	101.666	101.604	101.471	6.125	100.895	100.851	100.684	5.875	97.820	97.757	97.595	6.125	100.875	100.691	100.456
5.250	102.190	102.128	101.995	6.250	101.260	101.216	101.049	6.000	97.811	97.748	97.586	6.250	101.257	101.072	100.837
5.375	101.601	101.580	101.446	6.375	101.615	101.544	101.423	6.125	97.800	97.737	97.575	6.375	101.615	101.544	101.423
5.500	102.120	102.098	101.965	6.500	102.133	102.062	101.941	6.250	97.790	97.727	97.565	6.500	102.133	102.062	101.941
5.625	102.628	102.607	102.473	6.625	102.498	102.427	102.306					6.625	102.498	102.427	102.306
5.750	103.132	103.111	102.977	6.750	103.032	102.954	102.876					6.750	103.032	102.954	102.876
				6.875	102.898	102.820	102.742					6.875	102.898	102.820	102.742
				7.000	103.371	103.293	103.215					7.000	103.371	103.293	103.215
				7.125	103.831	103.753	103.675	┨——				7.125	103.831	103.753	103.675
١	VA 15 YR F	ixed High	n Bal	\	/A 30 YR F	ixed High	Bal		VA 5/	1 ARM H	3	\	/A 30 YR F	ixed IRRR	L HB
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	100.284	100.213	100.092	6.250	100.660	100.616	100.449	6.125	97.500	97.437	97.275	6.250	100.660	100.616	100.449
.875	100.519	100.448	100.327	6.375	100.922	100.851	100.730	6.250	97.490	97.427	97.265	6.375	100.922	100.851	100.730
5.000	100.857	100.786	100.665	6.500	101.481	101.410	101.289	П				6.500	101.481	101.410	101.289
5.125	101.155	101.084	100.963	6.625	101.735	101.664	101.543	П				6.625	101.735	101.664	101.543
5.250	101.007	100.938	100.870	6.750	101.889	101.811	101.733	П				6.750	101.889	101.811	101.733
.375	100.927	100.859	100.791	6.875	101.586	101.508	101.429					6.875	101.586	101.508	101.429
5.500	101.362	101.294	101.226	7.000	102.059	101.981	101.903					7.000	102.059	101.981	101.903
5.625	101.527	101.459	101.391	7.125	102.518	102.440	102.362					7.125	102.518	102.440	102.362
5.750	98.857	98.836	98.702	7.250	102.407	102.335	102.151	11				7.250	102.407	102.335	102.151
				7.375	101.119	101.074	100.907					7.375	101.119	101.074	100.907
			VA Price	Adjustmen	te				100				-		-
ICO>=74	0		0.000	VA Loans			0.250								
ICO 680 -	- 739		0.125	Non-Own	er		0.500	:						-	4000
FICO 660 -	- 679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	RVING	THOS	SE TH	AT SE	HVE
ICO 640 -	- 659		2.000	Loan < \$50	OK (exception	only)	1.500				VA	S VA	IRRE	LS	
ICO 620 -	- 639		3.000												
										45		434			177L
		ss Payee			Lo	ck Desk H	lours			tact Us				ed States	
			Corp ISAOA A		8:3	0am - 5:00p	om CST		ail: locks@	_	_		A, CO, FL, GA		
			kwy, Suite 27 O 64150	ر	Lock O	nline Unitl 8	:00pm CST	1	Lock Desk: (IVIE, IVII, N	IN, MO, NC, I SC TN TX		
		nsas City, M		u v terte	Lock O	niine Unitl 8	:UUpm CST	1	nside Sales:			<u> </u>		, 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
 8/24/2025
 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***

TOIN	DING CORI			
Effective:	7/25/2025 10:	:14		
			NON-QM:	
Residentia	ll 30 Yr Fixed		DSCR	
11.500	110.077	11.500	111.756	
11.375	109.827	11.375	111.490	
11.250	109.577	11.250	111.225	
11.125	109.327	11.125	110.959	
11.000	109.077	11.000	110.694	
10.875	108.827	10.875	110.428	
10.750	108.577	10.750	110.162	
10.625	108.327	10.625	109.897	
10.500	108.077	10.500	109.631	
10.375	107.827	10.375	109.365	
10.250	107.577	10.250	109.100	
10.125	107.327	10.125	108.834	
10.000	107.077	10.000	108.569	
9.875	106.827	9.875	108.303	
9.750	106.577	9.750	108.037	
9.625	106.327	9.625	107.772	
9.500	106.077	9.500	107.506	
9.375	105.827	9.375	107.240	
9.250	105.577	9.250	106.975	
9.125	105.327	9.125	106.709	
9.000	105.077	9.000	106.444	
8.875	104.827	8.875	106.162	
8.750	104.577	8.750	105.881	
8.625	104.327	8.625	105.600	
8.500	104.077	8.500	105.319	
8.375	103.827	8.375	105.037	
8.250	103.577	8.250	104.756	
8.125	103.295	8.125	104.474	
8.000	103.014	8.000	104.193	
7.875	102.702	7.875	103.881	
7.750	102.389	7.750	103.568	
7.625	102.014	7.625	103.193	
7.500	101.639	7.500	102.818	
7.375	101.264	7.375	102.443	
7.250	100.889	7.250	102.006	
7.125	100.514	7.125	101.568	
7.000	100.139	7.000	101.068	
6.875	99.702	6.875	100.568	

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

6.750

6.625

6.500

6.375

6.250

6.125

6.000

5.875

5.750

5.625

5.500

100.006

99.443

98.881

98.256

97.568

96.881

96.193

95.443

94.693

93.943

93.193

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

99.264

98.764

98.264

97.702

97.139

96.514

95.889

95.202

94.514

93.827

93.140

6.750

6.625 6.500

6.375

6.250 6.125

6.000 5.875

5.750

5.625

5.500

PLUS	(Tighter credit b	ox, k	pest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 60	CO O4 CF	ce od eo	E0.04 EE	== 04 00	00.04.05	OF 04 00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm >\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.125	-0.250	-0.250	-0.500 -0.625	-0.625		-
		-0.250	-0.125	-0.230	-0.625	-0.300	-0.023		-	
	>\$3.0mm, <=\$3.5mm	-0.230	-0.230	-0.500	-0.623	-			-	-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Dos	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

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



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

Loci	k Expirations	Lock Extensions				
Days	8/24/2025	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%	98.950	
6.750%	99.450	
6.875%	99.950	
6.990%	100.325	
7.125%	100.700	
7.250%	101.013	
7.375%	101.325	
7.500%	101.638	
7.625%	101.950	
7.750%	102.263	
7.875%	102.538	
7.990%	102.788	
8.125%	103.038	
8.250%	103.288	
8.375%	103.538	
8.500%	103.788	
8.625%	104.038	
8.750%	104.288	
8.875%	104.538	
8.990%	104.788	
9.125%	105.038	
9.250%	105.288	I
9.375%	105.538	
Max Pri	ce (Owner Occ / 2Yr+ PPP)	102.000
ı	Max Price (1 Yr PPP)	100.500
M	lax Price (No Prepay)	99.500

	NO.	JN-QI
	Investor 30YR Fixed	
Rate	30 Day	
6.625%	98.975	
6.750%	99.725	
6.875%	100.425	
6.990%	101.050	
7.125%	101.450	
7.250%	101.825	
7.375%	102.175	
7.500%	102.525	
7.625%	102.838	
7.750%	103.150	
7.875%	103.463	
7.990%	103.775	
8.125%	104.088	
8.250%	104.400	
8.375%	104.713	
8.500%	105.025	
8.625%	105.275	
8.750%	105.525	
8.875%	105.775	
8.990%	106.025	
9.125%	106.275	
9.250%	106.525	
9.375%	106.775	
Max Price (Owner Occ / 2Yr+	102.000
Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500

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

			ice Adjustm					
		Reside	ntial NQN		s			
			Full Doo					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	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 -1.750	-0.500 -2.000	-1.250 -2.750	-2.125	-3.125	-6.250	N/A
660	-1.625		atement		-3.500	-5.000	N/A	N/A
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
			ntial NQN					
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M Loan Amt > \$2.0M	0.000 -0.125	0.000 -0.125	0.000 -0.250	0.000 -0.375	0.000 -0.500	0.000 -0.500	N/A N/A	N/A N/A
· · · · · · · · · · · · · · · · · · ·	-1.000	-0.125	-0.250	-1.250	-0.500 N/A		_	N/A
Loan Amt > \$3.0M ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	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	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLF		0.300	0.500	0.750	0.730
	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	I

	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
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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	8/24/2025	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	111.593	110.968	110.218
9.875	111.343	110.718	109.968
9.750	111.093	110.468	109.718
9.625	110.843	110.218	109.468
9.500	110.593	109.968	109.218
9.375	110.343	109.718	108.968
9.250	110.093	109.468	108.718
9.125	109.843	109.218	108.468
9.000	109.593	108.968	108.218
8.875	109.343	108.718	107.968
8.750	109.093	108.468	107.718
8.625	108.843	108.218	107.468
8.500	108.593	107.968	107.218
8.375	108.343	107.718	106.968
8.250	108.093	107.468	106.718
8.125	107.742	107.117	106.367
8.000	107.391	106.766	106.016
7.875	107.039	106.414	105.664
7.750	106.668	106.043	105.293
7.625	106.277	105.652	104.902
7.500	105.866	105.241	104.491
7.375	105.434	104.809	104.059
7.250	104.983	104.358	103.608
7.125	104.512	103.887	103.137
7.000	104.021	103.396	102.646
6.875	103.509	102.884	102.134
6.750	102.982	102.357	101.607
6.625	102.437	101.812	101.062
6.500	101.876	101.311	100.561
6.375	101.299	100.805	100.055
6.250	100.707	100.287	99.537
6.125	100.101	99.757	99.007
6.000	99.480	99.214	98.464
5.875	98.845	98.658	97.908
5.750	98.196	98.071	97.321
5.625	97.533	97.408	96.658
5.500	96.856	96.731	95.981
5.375	96.164	96.039	95.289
5.250	95.462	95.337	94.587
5.125	94.748	94.623	93.873
5.000	94.023	93.898	93.148

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

	_						
		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type 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,
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA



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

30 Days 8/24/2025 2 days 0.100 7 days 0.250 15 days

0.375 30 days 0.625

Effective: 7/25/2025 10:14

FIXED SECONDS

RES	IDENTIAL	JN	VESTOR
Rate	30 Day	Rate	30 Day
12.625	112.500	13.375	111.500
12.500	112.250	13.250	111.375
12.375	112.000	13.125	111.250
12.250	111.750	13.000	111.125
12.125	111.500	12.875	111.000
12.000	111.250	12.750	110.875
11.875	111.000	12.625	110.625
11.750	110.750	12.500	110.375
11.625	110.500	12.375	110.125
11.500	110.250	12.250	109.875
11.375	110.000	12.125	109.625
11.250	109.750	12.000	109.375
11.125	109.500	11.875	109.125
11.000	109.250	11.750	108.875
10.875	109.000	11.625	108.625
10.750	108.750	11.500	108.375
10.625	108.500	11.375	108.125
10.500	108.250	11.250	107.875
10.375	108.000	11.125	107.625
10.250	107.750	11.000	107.375
10.125	107.375	10.875	107.125
10.000	107.000	10.750	106.875
9.875	106.625	10.625	106.625
9.750	106.250	10.500	106.375
9.625	105.875	10.375	106.125
9.500	105.500	10.250	105.875
9.375	105.125	10.125	105.500
9.250	104.750	10.000	105.125
9.125	104.375	9.875	104.750
9.000	104.000	9.750	104.375
8.875	103.625	9.625	104.000
8.750	103.250	9.500	103.625
8.625	102.750	9.375	103.250
8.500	102.250	9.250	102.750
8.375	101.750	9.125	102.250
8.250	101.250	9.000	101.750
8.125	100.750	8.875	101.250
8.000	100.000	8.750	100.500
7.875	99.250	8.625	99.750
7.750	98.500	8.500	99.000
7.625	97.750		

				RES	IDENTIAL PRIC	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)
	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)
ı.	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<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)
	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)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Å	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
æ	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ā	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ē	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
g S	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	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
 8/24/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 7/25/2025 10:14

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

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



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

	Lock Expirations	Lock Extensions	
15 Days	8/9/2025	2 days	0.100
30 Days	8/24/2025	7 days	0.250
45 Days	9/8/2025	15 days	0.375
		30 days	0.625

Effective: 7/25/2025 10:14 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)

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

Lock Desk Hours

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

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

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