

10/14/2025 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	10/29/2025	2 days	0.100
30 Days	11/13/2025	7 days	0.250
30 Days 45 Days	11/28/2025	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	IAL 20 YR	FIXED	CO	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.050	100.006	99.901	5.250	100.181	100.084	100.014	5.000	99.986	99.969	99.780	5.125	99.849	99.833	99.643
5.875	100.621	100.577	100.472	5.375	100.694	100.597	100.527	5.125	100.260	100.244	100.055	5.250	100.167	100.150	99.961
5.000	101.159	101.115	101.010	5.500	100.192	100.086	100.010	5.250	100.521	100.504	100.315	5.375	100.589	100.572	100.383
5.125	101.635	101.591	101.536	5.625	100.701	100.596	100.520	5.375	101.053	101.036	100.847	5.500	100.837	100.820	100.631
5.250	101.412	101.367	101.305	5.750	101.179	101.073	100.997	5.500	101.303	101.286	101.097	5.625	101.047	101.030	100.841
5.375	101.892	101.847	101.785	5.875	101.632	101.526	101.450	5.625	101.511	101.494	101.305	5.750	101.223	101.206	101.017
5.500	102.386	102.341	102.279	6.000	101.396	101.362	101.220	5.750	101.574	101.558	101.369	5.875	101.624	101.607	101.418
.625	102.806	102.761	102.699	6.125	101.737	101.702	101.561	5.875	102.086	102.069	101.880	6.000	101.827	101.810	101.621
.750	102.592	102.556	102.501	6.250	102.046	101.940	101.863	6.000	102.293	102.276	102.087	6.125	102.012	101.995	101.806
.875	103.055	103.018	102.963	6.375	102.426	102.320	102.243	6.125	102.533	102.516	102.327	6.250	102.283	102.266	102.034
CO	NV 30 YR	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	SH BAL	C	ONV 15 YR	FIXED HIG	SH BAL	CC	NV 10 YR	FIXED HIG	H BAL
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
.875	100.148	100.114	99.972	5.875	100.171	100.129	100.086	6.250	100.463	100.446	100.214	6.250	100.037	100.020	99.788
5.000	100.733	100.698	100.557	6.000	100.621	100.579	100.535	6.375	100.874	100.858	100.626	6.375	100.341	100.325	100.093
.125	101.032	100.998	100.890	6.125	101.031	100.989	100.946	6.500	101.028	101.011	100.779	6.500	100.579	100.562	100.330
.250	101.141	101.097	101.034	6.250	101.183	101.141	101.097	6.625	101.181	101.164	100.932	6.625	100.762	100.746	100.514
.375	101.519	101.475	101.413	6.375	101.561	101.519	101.475	6.750	101.166	101.133	100.897	6.750	100.743	100.709	100.474
.500	101.906	101.870	101.799	6.500	101.948	101.906	101.861	6.875	101.551	101.517	101.282	6.875	101.023	100.990	100.754
.625	102.243	102.198	102.136	6.625	102.285	102.243	102.198	7.000	101.656	101.623	101.388	7.000	101.180	101.147	100.912
5.750	101.705	101.677	101.628	6.750	101.730	101.705	101.677	7.125	101.747	101.713	101.478	7.125	101.313	101.279	101.044
5.875	101.997	101.969	101.921	6.875	102.022	101.997	101.969	7.250	99.107	99.005	98.888	7.250	99.107	99.005	98.888
'.000	102.424	102.405	102.278	7.000	102.307	102.282	102.254								
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	
												·	inds (Non-CA)		0.250
													inds (CA Only)		0.150
													er, LTV <= 75		2.125
												I	er, LTV 75.01-8	80	3.375
													er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT			0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
		cc Dayon	Clause		1 . 1	ck Deck-	lours.		Con	tact Lle			Approv	od Statas	
		ss Payee		T18.4.6	Lo	ck Desk F	iours	Γ~	ail: locks@	tact Us	To com	AD 47 0		ed States	1 KC KX
	United Fidelit	, 0	orp ISAOA A wy, Suite 27		8:3	0am - 5:00p	om CST	l				1 ' '	A, CO, FL, GA		
		r Briarciiπ Pk isas City, M(**	Э	Lock O	nline Unitl 8	:00pm CST	Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, N SC, TN, TX, VA, WA,WI							
	Ndl	isas City, IVI	04100					L ''	iside sales:	(010) 45/-	·0300	L	JC, IIV, IA	, vA, vVA, VV	1



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	Lock Expirations	Lock Extensions				
15 Days	10/29/2025	2 days	0.100			
30 Days	11/13/2025	7 days	0.250			
45 Days	11/28/2025	15 days	0.375			
		30 days	0.625			

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Effective:	10	0/14/2025 10	1:28							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
	Burck	acca Mon	ev Loans	LLDA	by Crodit						Refinance	e 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 – 679 640 - 659			0.750% 1.125%							660 – 679 640 - 659	0.375% 0.375%		2.750% 3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639										≤ 639	0.375%		3.375%	4.875%	5.125%
≤ 639 0.000% 0.125% 1.500% 2.125% 2.750% 2.875% 2.625% 2.250% 1.750% Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans										Additional L	LPAs by L				
7100	itional 22	7.0 5, 2	-our ruu				00 1110110	, Louillo				Refinan			
Loan Feature	- 20/	L	L		TV Rang					Loan Feature	- 20/		LTV Rang		L . ==0/
Adjustable-rate	>0%	>30%	>60% 0.000%	>70%	>75%	>80%	>85%	>90%	>95%	Condo	> 0% 0.000%	>30%	>60% 0.125%	> 70% 0.125%	> 75% 0.750%
Condo			0.000%							Investment	1.125%		1.625%	2.125%	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%		0.875%				1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA			_	llowing lo	ans
Cuadit Casus		Ammii	aabla fau		TV Rang		4ban 4E					meReady 			2221
Credit Score	>00/	>30%	>60%	>70%		>80%	>85%	>90%	>95%	Loans to first-tir		•		income ≤1i igh-cost are	
≥ = 780	<u>>0%</u>		0.000%		> 75%				0.375%		ns meeting	<u> </u>			
760 – 779	0.000%	0.000%	0.125%	_	0.875%		0.750%	0.625%	0.625%	200		, 2 at, to t	70.10.1040		
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%	1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%	1.750%	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%	2.500%						
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	S						
Loan Feature	>0%	>30%	>60%	>70%	.TV Rang >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%			0.000%		0.000%	0.250%		1					
mortgage															
Condo Investment	0.000%	0.000%	0.125%				0.750%	0.750%	0.750%						
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%						
High-balance		4 0500/	4 5000/	1 5000/	2.500%	2.500%	2.500%	2.750%	2.7500/	Ī					
ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500 /6	2.30070	2.73076	2.750%						



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Effective	e: 1	.0/14/2025	10:28						WV	W.UFFEAG	ILE.COM				
				ERNI			A an	d US					FHA #26	557000	006
	FHA 30	O 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
5.250	99.694	99.656	99.568	5.250	100.784	100.767	100.578	5.375	100.007	99.944	99.782	FICO 740	- 779		0.000
.375	100.104	100.066	99.978	5.375	100.219	100.202	100.013	5.500	99.997	99.934	99.772	FICO 680	- 739		0.125
.500	100.601	100.563	100.475	5.500	100.756	100.739	100.550	5.625	99.986	99.923	99.761	FICO 660	- 679		0.250
.625	101.123	101.085	100.997	5.625	101.284	101.267	101.078	5.750	100.591	100.528	100.366	FICO 640	- 659		0.500
.750	101.373	101.350	101.277	5.750	101.805	101.788	101.599	5.875	100.579	100.516	100.354	FICO 620	- 639		1.500
.875	101.318	101.296	101.223	5.875	101.278	101.261	101.054	6.000	100.566	100.503	100.341				
5.000	101.888	101.865	101.793	6.000	101.793	101.776	101.544	6.125	100.551	100.488	100.326	Non-Own	er		0.500
5.125	102.365	102.343	102.270	6.125	102.300	102.284	102.052	6.250	100.539	100.476	100.314	Loan Amo	ount \$50K < \$1	00K	0.500
5.250	102.482	102.460	102.387	6.250	102.802	102.785	102.553					Loan < \$5	OK (exception o	only)	1.500
.375	102.149	102.076	101.954	6.375	102.301	102.267	102.032					All FHA St	reamline Loans	5	0.250
												All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RL	IRAL HOUS	ING 30 Y	R Fixed		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	80		0.000
5.250	101.870	101.847	101.775	6.250	98.527	98.510	98.278	6.000	101.524	101.473	101.285	FICO 740	- 779		0.000
5.375	101.457	101.384	101.261	6.375	98.249	98.213	98.163	6.125	102.062	102.012	101.824	FICO 700	- 739		0.125
5.500	101.953	101.881	101.758	6.500	98.527	98.494	98.367	6.250	102.533	102.483	102.295	FICO 680	- 699		0.250
5.625	102.253	102.181	102.058	6.625	99.021	98.988	98.752	6.375	101.698	101.665	101.446	FICO 660	- 679		0.375
5.750	102.083	102.011	101.938	6.750	99.509	99.475	99.240	6.500	102.269	102.236	102.017	FICO 640			0.875
.875	101.758	101.686	101.613	6.875	98.893	98.855	98.804	6.625	102.771	102.737	102.519	FICO 620	- 639		1.500
7.000	102.112	102.039	101.967	7.000	99.008	98.970	98.919	6.750	103.257	103.223	103.005	CA Prope	rty		0.150
7.125	102.544	102.471	102.399	7.125	99.114	99.076	99.026	6.875	102.624	102.591	102.372	Loan <\$	50K (exception)		1.500
7.250	102.435	102.402	102.183	7.250	99.107	99.005	98.888	7.000	103.160	103.127	102.909	All RD Ret	finance Loans		0.125
7.375	100.618	100.551	100.322	 				7.125	103.682	103.649	103.431	*Other St	. Adjustments i	may apply	
				<u> </u>								Ш			
						<u>GOV</u>	/ERN	<u>IME</u>	NT V	′ Α					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1	/5		VA 30 YR	Fixed IRF	RRL
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	101.793	101.776	101.544	5.500	100.601	100.563	100.475	5.750	100.591	100.528	100.366	5.500	100.601	100.563	100.475
5.125	102.300	102.284	102.052	5.625	101.123	101.085	100.997	5.875	100.579	100.516	100.354	5.625	101.123	101.085	100.997
5.250	102.802	102.785	102.553	5.750	101.373	101.350	101.277	6.000	100.566	100.503	100.341	5.750	101.373	101.350	101.277
5.375	102.301	102.267	102.032	5.875	101.318	101.296	101.223	6.125	100.551	100.488	100.326	5.875	101.318	101.296	101.223
5.500 5.625	102.802 103.296	102.769	102.533 103.027	6.000	101.888 102.365	101.865 102.343	101.793 102.270	6.250	100.539	100.476	100.314	6.000 6.125	101.888 102.365	101.865 102.343	101.793 102.270
5.750	103.290	103.263 103.750	103.527	6.125 6.250	102.303	102.460	102.270					6.250	102.303	102.343	102.270
5.750	105.764	103.730	103.515	6.375	102.482	102.400	101.954					6.375	102.482	102.400	101.954
				6.500	102.606	102.533	102.411					6.500	102.606	102.533	102.411
				6.625	103.016	102.943	102.411					6.625	103.016	102.943	102.411
				0.025	103.010	102.545	102.021	\vdash				1 0.025	103.010	102.545	102.021
	VA 15 YR F				VA 30 YR F				•	1 ARM HE			/A 30 YR F		
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.750	100.871	100.871	100.821	6.250	101.870	101.847	101.775	6.125	100.551	100.488 100.476	100.326	6.250	101.870	101.847	101.775
.875	101.104	101.104	101.054	6.375	101.457	101.384	101.261	6.250	100.539	100.476	100.314	6.375	101.457	101.384	101.261
.000	101.443	101.443	101.393	6.500	101.953	101.881	101.758	П				6.500	101.953	101.881	101.758
5.125	101.759	101.759	101.709	6.625	102.253	102.181	102.058 101.938	П				6.625	102.253	102.181	102.058
.250	101.973	102.041	102.109	6.750	102.083	102.011		П				6.750	102.083	102.011	101.938
5.375	101.894	101.962	102.030 102.477	6.875 7.000	101.758	101.686 102.039	101.613 101.967	П				6.875 7.000	101.758 102.112	101.686 102.039	101.613 101.967
5.500 5.625	102.341 102.516	102.409 102.584	102.477	7.125	102.112 102.544	102.039	101.967	П				7.125	102.112	102.039	101.967
5.750	99.509	99.475	99.240	7.125	102.544	102.471	102.399	П				7.125	102.544	102.471	102.399
1.730	33.303	33.473	33.240	7.375	100.618	100.551	100.322					7.375	100.618	100.551	100.322
				11				1				11			
ICO>=74	0			Adjustmen VA Loans	its		0	7					RET		
ICO>=74			0.000	Non-Owne	er		0.250	// =							
ICO 660			0.123		unt \$50K < \$1	00K	0.500			SE	RVING	THOS	SE THA	AT SE	RVE
ICO 640			2.000		OK (exception		1.500				VA	& VA	IRRA	LS	
ICO 620			3.000	1	,		1.500				naced				
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli				9.3	0am - 5:00p	ım CST	1	ail: locks@		_		A, CO, FL, GA		
			kwy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	IN, MO, NC, I		
	Kar	nsas City, M	J 64150				·	Ir	side Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	I
			@ 2021	to the old mid-like	From altin a Com	NIN ALC HOA	201	£ \$ 4 +	. D f :	O-1. N-46-	and the authority of the au-				



Non-QM UW Fee \$1,499

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

11/13/2025 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:	10/14/2025 10	:28	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	110.847	11.500	112.615
11.375	110.597	11.375	112.365
11.250	110.347	11.250	112.115
11.125	110.097	11.125	111.865
11.000	109.847	11.000	111.615
10.875	109.597	10.875	111.365
10.750	109.347	10.750	111.115
10.625	109.097	10.625	110.865
10.500	108.847	10.500	110.615
10.375	108.597	10.375	110.365
10.250	108.347	10.250	110.115
10.125	108.097	10.125	109.865
10.000	107.847	10.000	109.615
9.875	107.597	9.875	109.365
9.750	107.347	9.750	109.115
9.625	107.097	9.625	108.865
9.500	106.847	9.500	108.615
9.375	106.597	9.375	108.365
9.250	106.347	9.250	108.115
9.125	106.097	9.125	107.865
9.000	105.847	9.000	107.615
8.875	105.597	8.875	107.365
8.750	105.347	8.750	107.115
8.625	105.097	8.625	106.865
8.500	104.847	8.500	106.615
8.375	104.597	8.375	106.365
8.250	104.347	8.250	106.115
8.125	104.097	8.125	105.834
8.000	103.847	8.000	105.521
7.875	103.565	7.875	105.209
7.750	103.284	7.750	104.896
7.625	102.972	7.625	104.584
7.500	102.659	7.500	104.209
7.375	102.284	7.375	103.834
7.250	101.909	7.250	103.396
7.125	101.534	7.125	102.959
7.000	101.159	7.000	102.459
6.875	100.722	6.875	101.959
6.750	100.284	6.750	101.396
6.625	99.847	6.625	100.834
6.500	99.409	6.500	100.209
6.375	98.909	6.375	99.584
6.250	98.409	6.250	98.896
6.125	97.846	6.125	98.208
6.000	97.284	6.000	97.521
5.875	96.659	5.875	96.771
F 750	06.034	5 750	06.024

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

5.750

5.625

5.500

96.021

95.271

94.521

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

96.034

95.346

94.659

5.750

5.625

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 od 55	== 04 00	00.04.05	05.04.00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout/Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	0.075
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@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

Loc	k Expirations	Lock Extensions				
Days	11/13/2025	2 days	0.100			
		7 days	0.250			
		15 days	0.375			
		30 days	0.625			

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

NON-QM

	Residential 30YR Fixed			Investor 30YR Fixed		
Rate	30 Day			Rate	30 Day	
6.375%	98.275			6.375%	99.300	
6.500%	99.225			6.500%	100.200	
6.625%	99.925			6.625%	100.700	
6.750%	100.525			6.750%	101.200	
6.875%	100.975			6.875%	101.675	
6.990%	101.425			6.990%	102.125	
7.125%	101.800			7.125%	102.625	
7.250%	102.200			7.250%	103.075	
7.375%	102.575			7.375%	103.525	
7.500%	102.900			7.500%	103.950	
7.625%	103.150			7.625%	104.325	
7.750%	103.425			7.750%	104.700	
7.875%	103.675			7.875%	105.075	
7.990%	103.925			7.990%	105.435	
8.125%	104.175			8.125%	105.785	
8.250%	104.425			8.250%	106.125	
8.375%	104.675			8.375%	106.425	
8.500%	104.925			8.500%	106.725	
8.625%	105.175			8.625%	107.006	
8.750%	105.425			8.750%	107.288	
8.875%	105.675			8.875%	107.569	
8.990%	105.925			8.990%	107.834	
9.125%	106.175			9.125%	108.100	
Max Price (Owner Occ / 3Yr+ PPP) 1				Max Price (3	BYr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	1	Max Price (2	101.000	
	Max Price (1 Yr PPP)	100.000	1	Max Price (1	100.500	
Max Price (No Prepay) 99.500			M	lax Price (No	99.500	

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

			ice Adjustmontial NQN		,			
		Kesiae	Full Doc		S			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
		Bank St	atement ,	/ No Rat	io			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000 ntial NQN	-2.875	-3.750	-5.250	N/A	N/A
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	_	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	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M ITIN	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
Asset Utilization	-3.000 -0.125	-3.000 -0.125	-3.000 -0.375	-3.000 -0.375	-3.000 -0.375	N/A -0.375	N/A N/A	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 *		-0.500	-0.730	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLP		0.300	0.500	0.750	0.730
			x/3YrPr					
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 Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out 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 (i r penalty with Matrices for St Homes dos, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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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 (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty wit	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

 Lock Expirations
 Lock Extensions

 30 Days
 11/13/2025
 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	112.048	111.423	110.673
9.875	111.798	111.173	110.423
9.750	111.548	110.923	110.173
9.625	111.298	110.673	109.923
9.500	111.048	110.423	109.673
9.375	110.798	110.173	109.423
9.250	110.548	109.923	109.173
9.125	110.298	109.673	108.923
9.000	110.048	109.423	108.673
8.875	109.798	109.173	108.423
8.750	109.548	108.923	108.173
8.625	109.298	108.673	107.923
8.500	109.048	108.423	107.673
8.375	108.798	108.173	107.423
8.250	108.548	107.923	107.173
8.125	108.246	107.621	106.871
8.000	107.945	107.320	106.570
7.875	107.644	107.019	106.269
7.750	107.325	106.700	105.950
7.625	106.988	106.363	105.613
7.500	106.633	106.008	105.258
7.375	106.261	105.636	104.886
7.250	105.868	105.243	104.493
7.125	105.455	104.830	104.080
7.000	105.021	104.396	103.646
6.875	104.568	103.943	103.193
6.750	104.094	103.469	102.719
6.625	103.601	102.976	102.226
6.500	103.088	102.463	101.713
6.375	102.556	101.931	101.181
6.250	102.006	101.424	100.674
6.125	101.439	100.928	100.178
6.000	100.855	100.417	99.667
5.875	100.254	99.891	99.141
5.750	99.637	99.351	98.601
5.625	99.005	98.798	98.048
5.500	98.358	98.232	97.482
5.375	97.696	97.571	96.821
5.250	97.018	96.893	96.143
5.125	96.327	96.202	95.452
5.000	95.620	95.495	94.745

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

		-							
		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	LOAN Type LLPAS	DTI Ratio > 40%	0.000	0.000	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	0.000	0.000
Cash-Out Refinance	Balances*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
Prope	Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		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		
	20011 1790 221 715	DTI Ratio > 40%	0.000	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	0.000		
	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	-0.500	-0.500	-0.500	-0.500	-0.500		

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-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,		i l
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA		i



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

 Lock Expirations
 Lock Extensions

 30 Days
 11/13/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 10/14/2025 10:28

FIXED SECONDS

RESII	DENTIAL	IN	/ESTOR
Rate	30 Day	Rate	30 Day
12.500	111.625	13.375	111.500
12.375	111.500	13.250	111.375
12.250	111.375	13.125	111.250
12.125	111.250	13.000	111.125
12.000	111.125	12.875	111.000
11.875	111.000	12.750	110.875
11.750	110.875	12.625	110.750
11.625	110.750	12.500	110.625
11.500	110.625	12.375	110.500
11.375	110.500	12.250	110.375
11.250	110.375	12.125	110.250
11.125	110.250	12.000	110.125
11.000	110.125	11.875	110.000
10.875	109.875	11.750	109.875
10.750	109.625	11.625	109.750
10.625	109.375	11.500	109.625
10.500	109.125	11.375	109.375
10.375	108.875	11.250	109.125
10.250	108.625	11.125	108.875
10.125	108.375	11.000	108.625
10.000	108.125	10.875	108.375
9.875	107.875	10.750	108.125
9.750	107.500	10.625	107.875
9.625	107.125	10.500	107.625
9.500	106.750	10.375	107.375
9.375	106.375	10.250	107.125
9.250	106.000	10.125	106.750
9.125	105.625	10.000	106.375
9.000	105.250	9.875	106.000
8.875	104.875	9.750	105.625
8.750	104.500	9.625	105.250
8.625	104.000	9.500	104.875
8.500	103.500	9.375	104.500
8.375	103.000	9.250	104.000
8.250	102.500	9.125	103.500
8.125	102.000	9.000	103.000
8.000	101.375	8.875	102.500
7.875	100.750	8.750	101.875
7.750	100.000	8.625	101.250
7.625	99.250	8.500	100.500
7.500	98.500]	

	RESIDENTIAL PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
<u>Š</u>	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<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)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
•	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
Ļ	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)
\	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
Z	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
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
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 2	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
~	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
OAN AMOUNT	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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



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

 30 Days
 11/13/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 10/14/2025 10:28

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	
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	10/29/2025	2 days	0.100
30 Days	11/13/2025	7 days	0.250
45 Days	11/28/2025	15 days	0.375
		30 days	0.625

Effective: 10/14/2025 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 Fo	ees	Admin Waiver Fee					
Conventional	\$1,395	\$50k - \$75K	1.650	> \$225K - \$250K	0.430		
FHA	\$1,395	> \$75K - \$100K	1.100	> \$250K - \$300K	0.390		
VA	\$1,395	> \$100K - \$125K	0.950	> \$300K - \$350K	0.330		
RD	\$1,395	>\$125K - \$150K	0.750	> \$350K - \$417K	0.280		
		> \$150K - \$175K	0.600	> \$417K - \$600K	0.220		
Non-appraisal	\$895	>\$175K - \$200K	0.520	> \$600K - \$900K	0.170		
(Streamlines,	IRRRLS)	> \$200K - \$225K	0.480	> \$900K	0.000		





Appraisal Cost Schedule 1004MC (FHA/USDA) \$475 1025 URAR for 2-4 Units \$475 1004MC (Conventional \$475 2075 Drive by \$200 \$100 1004D/442 Final Inspection \$100 2016 Operating Income Statement \$100 1073MC URAR Condo 1007 Schedule of Rents \$475 1025MC URAR for 2-4 Unit (FHA \$550 \$250 2000 Field Review Appraisal

Appraisal Desk (816) 457-6349

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

Il 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