

6/12/2025 9:59

Effective:

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

|                    | Lock Expirations | Lock Exter | sions |
|--------------------|------------------|------------|-------|
| 15 Days            | 6/27/2025        | 2 days     | 0.100 |
| 30 Days            | 7/12/2025        | 7 days     | 0.250 |
| 30 Days<br>45 Days | 7/27/2025        | 15 days    | 0.375 |
|                    |                  | 30 days    | 0.625 |

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|--------|-------|-------|-----|--------|-----------------------|-----|
| CU     | IN V  | /EN   | ITI | UI     | NF                    | ٩L  |

|       |                 |              |               | ,     |            | CO            |           | 1 1 1 | <u> </u>     | L            |         |                |                                |             |            |
|-------|-----------------|--------------|---------------|-------|------------|---------------|-----------|-------|--------------|--------------|---------|----------------|--------------------------------|-------------|------------|
| CON   | <b>IVENTION</b> | AL 30/25Y    | 'R FIXED      | CC    | NVENTION   | NAL 20 YF     | RFIXED    | CC    | ONVENTIO     | NAL 15 YF    | R FIXED | 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 | 99.323          | 99.292       | 99.251        | 6.000 | 100.241    | 100.140       | 100.062   | 5.750 | 100.412      | 100.365      | 100.261 | 5.875          | 100.492                        | 100.462     | 100.284    |
| 6.250 | 99.608          | 99.598       | 99.524        | 6.125 | 100.747    | 100.646       | 100.568   | 5.875 | 100.927      | 100.898      | 100.720 | 6.000          | 100.754                        | 100.724     | 100.546    |
| 6.375 | 100.169         | 100.122      | 100.066       | 6.250 | 101.223    | 101.122       | 101.044   | 6.000 | 101.191      | 101.162      | 100.984 | 6.125          | 100.992                        | 100.962     | 100.784    |
| 6.500 | 100.745         | 100.698      | 100.642       | 6.375 | 101.661    | 101.561       | 101.483   | 6.125 | 101.429      | 101.400      | 101.222 | 6.250          | 101.265                        | 101.236     | 101.025    |
| 6.625 | 101.198         | 101.151      | 101.096       | 6.500 | 101.149    | 101.039       | 100.953   | 6.250 | 101.641      | 101.566      | 101.489 | 6.375          | 101.680                        | 101.650     | 101.440    |
| 6.750 | 101.371         | 101.366      | 101.283       | 6.625 | 101.590    | 101.480       | 101.395   | 6.375 | 102.115      | 102.086      | 101.876 | 6.500          | 101.916                        | 101.887     | 101.676    |
| 6.875 | 101.896         | 101.841      | 101.778       | 6.750 | 101.996    | 101.886       | 101.800   | 6.500 | 102.356      | 102.326      | 102.116 | 6.625          | 102.144                        | 102.114     | 101.904    |
| 7.000 | 102.348         | 102.311      | 102.229       | 6.875 | 102.375    | 102.265       | 102.179   | 6.625 | 102.567      | 102.538      | 102.328 | 6.750          | 102.351                        | 102.322     | 102.112    |
| 7.125 | 102.780         | 102.717      | 102.647       | 7.000 | 102.662    | 102.501       | 102.353   | 6.750 | 102.684      | 102.655      | 102.445 | 6.875          | 102.758                        | 102.728     | 102.518    |
| 7.250 | 103.135         | 103.063      | 102.992       | 7.125 | 103.102    | 102.934       | 102.777   | 6.875 | 103.195      | 103.166      | 102.956 | 7.000          | 102.965                        | 102.935     | 102.725    |
|       |                 |              |               |       |            |               |           |       |              |              |         |                |                                |             |            |
| 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 | 100.350         | 100.319      | 100.178       | 6.500 | 100.197    | 100.152       | 100.105   | 6.250 | 99.404       | 99.375       | 99.164  | 6.250          | 99.001                         | 98.972      | 98.761     |
| 6.625 | 100.656         | 100.624      | 100.484       | 6.625 | 100.654    | 100.602       | 100.547   | 6.375 | 99.840       | 99.811       | 99.600  | 6.375          | 99.334                         | 99.305      | 99.095     |
| 6.750 | 101.091         | 101.036      | 100.973       | 6.750 | 101.143    | 101.091       | 101.036   | 6.500 | 100.040      | 100.010      | 99.800  | 6.500          | 99.604                         | 99.575      | 99.365     |
| 6.875 | 101.520         | 101.465      | 101.403       | 6.875 | 101.572    | 101.520       | 101.465   | 6.625 | 100.208      | 100.178      | 99.968  | 6.625          | 99.847                         | 99.818      | 99.607     |
| 7.000 | 101.960         | 101.905      | 101.842       | 7.000 | 102.012    | 101.960       | 101.905   | 6.750 | 100.182      | 100.153      | 99.942  | 6.750          | 99.778                         | 99.748      | 99.538     |
| 7.125 | 102.324         | 102.269      | 102.206       | 7.125 | 102.376    | 102.324       | 102.269   | 6.875 | 100.611      | 100.582      | 100.371 | 6.875          | 100.104                        | 100.075     | 99.864     |
| 7.250 | 102.674         | 102.619      | 102.557       | 7.250 | 102.726    | 102.674       | 102.619   | 7.000 | 100.770      | 100.741      | 100.530 | 7.000          | 100.336                        | 100.307     | 100.096    |
| 7.375 | 102.818         | 102.763      | 102.701       | 7.375 | 102.870    | 102.818       | 102.763   | 7.125 | 100.900      | 100.871      | 100.661 | 7.125          | 100.548                        | 100.519     | 100.308    |
| 7.500 | 103.054         | 103.000      | 102.937       | 7.500 | 103.106    | 103.054       | 103.000   | 7.250 | 98.550       | 98.434       | 98.317  | 7.250          | 98.550                         | 98.434      | 98.317     |
| 7.625 | 103.238         | 103.183      | 103.121       | 7.625 | 103.290    | 103.238       | 103.183   | l     |              |              |         | <u> </u>       |                                |             |            |
|       |                 |              |               |       |            | - /           |           |       |              |              | _       | <u> </u>       |                                |             |            |
|       | SOFR            | 5/6 ARMS     |               |       | SOFR       | 7/6 ARMS      | 5         |       | SOFR :       | 10/6 ARM     | S       |                | Misc Price                     | Adjustme    | _          |
|       |                 |              |               |       |            |               |           |       |              |              |         |                | ınds (Non-CA)                  |             | 0.250      |
|       |                 |              |               |       |            |               |           |       |              |              |         |                | ınds (CA Only)                 |             | 0.150      |
|       |                 |              |               |       |            |               |           |       |              |              |         |                | er, LTV <= 75                  |             | 2.125      |
|       |                 |              |               |       |            |               |           |       |              |              |         |                | er, LTV 75.01-8                | 80          | 3.375      |
|       |                 |              |               |       |            |               |           |       |              |              |         |                | er, LTV > 80                   |             | 4.125      |
|       | No Current      | Program D    | ata           |       | No Current | : Program D   | ata       |       | No Curren    | it Program D | ata     | 2-4 Unit       |                                |             | 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        |       | l lo       | ck Desk H     | lours     |       | . Con        | tact Us      |         |                | Approv                         | ed States   |            |
|       | United Fideli   | •            |               | ΤΙΜΔ  |            |               |           | Fm    | ail: locks@  |              | ge.com  | ΔR Δ7 C        | A, CO, FL, GA                  |             | 1 KS KV IV |
|       |                 |              | kwy, Suite 27 |       |            | 0am - 5:00p   |           | 1     | Lock Desk: ( |              |         |                | A, CO, FL, GA<br>1N, MO, NC, I |             |            |
|       |                 | nsas City, M | • •           | -     | Lock O     | nline Unitl 8 | :00pm CST |       | rside Sales: | ,            |         | '*'-, 'V'', 'V |                                | , VA, WA,WI |            |
|       | 1101            | ,,           |               |       |            |               |           | L     |              | (010) 437    |         | 1              | ,,                             | , , , ,     |            |



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|         | Lock Expirations | Lock Extensions |       |  |  |  |
|---------|------------------|-----------------|-------|--|--|--|
| 15 Days | 6/27/2025        | 2 days          | 0.100 |  |  |  |
| 30 Days | 7/12/2025        | 7 days          | 0.250 |  |  |  |
| 45 Days | 7/27/2025        | 15 days         | 0.375 |  |  |  |
|         |                  | 30 days         | 0.625 |  |  |  |

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| Effective:                 |               | 0/12/2025 9: | 59                       |           |                  |           |            |          |        | WWW.UFFEA   | AGLE.COM              |                 | _                     |                            |                        |
|----------------------------|---------------|--------------|--------------------------|-----------|------------------|-----------|------------|----------|--------|---|-----------------------|-----------------|-----------------------|----------------------------|------------------------|
|                            |               |              |                          |           |                  | Con       | form       | ning     | LLPA   | ۱S  |                       |                 |                       |                            |                        |
|                            | Durck         | acca Mon     | ev Loans                 | LLDA      | by Crodit        |           |            |          |        | Cash-out Refinance Loans – LLPA by Credit Score/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              | ge<br>for 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<br>720 – 739     |               |              | 0.125%<br>0.250%         |           |                  |           |            |          |        | 740 – 759<br>720 – 739                              | 0.375%<br>0.375%      |                 | 1.000%                | 1.625%<br>2.000%           | 2.375%                 |
| 700 – 719                  |               |              | 0.375%                   |           |                  |           |            |          |        | 700 – 719   | 0.375%                |                 | 1.625%                | 2.625%                     | 3.250%                 |
| 680 – 699                  |               |              | 0.625%                   |           |                  |           |            |          | 1.125% | 680 – 699   | 0.375%                |                 | 2.000%                | 2.875%                     | 3.750%                 |
| 660 – 679                  |               |              | 0.750%<br>1.125%         |           |                  |           |            |          |        | 660 – 679   | 0.375%                |                 | 2.750%<br>3.125%      | 4.000%                     | 4.750%<br>5.125%       |
| 640 - 659<br>≤ 639         |               |              | 1.500%                   |           |                  |           |            |          |        | 640 - 659<br>≤ 639                                  | 0.375%                |                 | 3.375%                | 4.625%<br>4.875%           | 5.125%                 |
|                            | litional LL   |              |                          |           |                  |           |            |          |        | Additional L  | LPAs by L             |                 |                       |                            |                        |
| 7100                       | itional 22    | 7.0 5, 2     | -our ruu                 |           |                  |           | 00 1110110 | Louno    |        |   |                       | Refinan         |                       |                            |                        |
| Loan Feature               | - 20/         | L            | L                        |           | TV Rang          |           |            |          |        | Loan Feature  | - 20/                 |                 | LTV Rang              |                            | L . ==0/               |
| Adjustable-rate            | >0%           | >30%         | <b>&gt;60%</b><br>0.000% | >70%      | >75%             | >80%      | >85%       | >90%     | >95%   | Condo   | > <b>0%</b><br>0.000% | >30%            | <b>&gt;60%</b> 0.125% | <b>&gt;70%</b> 0.125%      | > <b>75%</b><br>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-<br>unit property                      | 0.000%                | 0.000%          | 0.375%                | 0.375%                     | 0.625%                 |
| Two- to four-unit property | 0.000%        | 0.000%       | 0.375%                   | 0.375%    | 0.625%           | 0.625%    | 0.625%     | 0.625%   | 0.625% | High-balance fixed-rate                             | 1.250%                | 1.250%          | 1.500%                | 1.500%                     | 1.750%                 |
| High-balance fixed-rate    | 0.500%        | 0.500%       | 0.750%                   | 0.750%    | 1.000%           | 1.000%    | 1.000%     | 1.000%   | 1.000% | High-balance<br>ARM                                 | 2.000%                | 2.000%          | 2.250%                | 2.250%                     | 3.250%                 |
| High-balance<br>ARM        | 1.250%        | 1.250%       | 1.500%                   | 1.500%    | 2.500%           | 2.500%    | 2.500%     | 2.750%   | 2.750% | Subordinate financing                               | 0.625%                | 0.625%          | 0.625%                | 0.875%                     | 1.125%                 |
| Subordinate financing      | 0.625%        | 0.625%       |                          | 0.875%    |                  |           |            | 1.875%   | 1.875% |   |                       |                 |                       |                            |                        |
|                            | Limited       | Cash-ou      | t Refinan                |           |                  |           | e/LTV Ra   | itio     |        | All LLPA  |                       |                 | _                     | llowing lo                 | ans                    |
| Cradit Caara               |               | Ammii        | aabla fau                |           | TV Rang          |           | 4ban 4E    |          |        |   |                       | meReady         |                       |                            | 000/                   |
| Credit Score               | >00/          | >30%         | >60%                     | >70%      |                  | >80%      | >85%       | >90%     | >95%   | Loans to first-tir                                  |                       |                 |                       | income ≤10<br>igh-cost are |                        |
| ≥ = 780                    | <u>&gt;0%</u> |              | 0.000%                   |           | > <b>75%</b>     |           |            |          | 0.375% |   | ns meeting            | <u> </u>        |                       |                            | ,ao                    |
| 760 – 779                  | 0.000%        | 0.000%       | _                        | _         | 0.875%           |           | 0.750%     | _        | 0.625% | 200   |                       | , , , , , , , , | 70.10 .0qu            |                            |                        |
| 740 – 759                  | 0.000%        | 0.000%       |                          |           |                  |           | 1.125%     | 1.000%   | 1.000% |   |                       |                 |                       |                            |                        |
| 720 – 739                  | 0.000%        | 0.000%       | 0.500%                   | 1.000%    | 1.625%           | 1.750%    | 1.500%     | 1.250%   | 1.250% |   |                       |                 |                       |                            |                        |
| 700 – 719                  | 0.000%        | 0.000%       | 0.625%                   |           |                  |           | 1.750%     |          | 1.625% |   |                       |                 |                       |                            |                        |
| 680 – 699                  | 0.000%        | 0.000%       | 0.875%                   |           |                  |           | 2.125%     |          | 1.750% |   |                       |                 |                       |                            |                        |
| 660 – 679                  | 0.000%        | 0.125%       | 1.125%                   |           |                  |           |            |          | 2.125% |   |                       |                 |                       |                            |                        |
| 640 - 659                  | 0.000%        | 0.250%       | 1.375%                   | 2.125%    | 2.875%           |           |            |          | 2.500% |   |                       |                 |                       |                            |                        |
| ≤ 639                      | 0.000%        | 0.375%       | 1.750%                   | 2.500%    | 3.500%           | 3.875%    | 3.625%     | 2.500%   | 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<br>>75% | e<br>>80% | >85%       | >90%     | >95%   |   |                       |                 |                       |                            |                        |
| Adjustable-rate            | 0.000%        | 0.000%       |                          |           | 0.000%           |           | 0.000%     | 0.250%   |        | 1   |                       |                 |                       |                            |                        |
| mortgage                   |               |              |                          |           |                  |           |            |          |        |   |                       |                 |                       |                            |                        |
| Condo<br>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<br>fixed-rate | 0.500%        | 0.500%       | 0.750%                   | 0.750%    | 1.000%           | 1.000%    | 1.000%     | 1.000%   | 1.000% |   |                       |                 |                       |                            |                        |
| High-balance               | 1.250%        | 1.250%       | 1.500%                   | 1.500%    | 2.500%           | 2.500%    | 2.500%     | 2.750%   | 2.750% |   |                       |                 |                       |                            |                        |
| ARM<br>Subordinate         | 1.20070       |              |                          |           |                  |           |            | -        |        |   |                       |                 |                       |                            |                        |



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|-----------|---------------|---------------------------------|-------------------------------|-----------------|----------------|--------------------------------|-----------|----------|------------------------------|-----------|---------|---------------|-------------------------|---------------------------|---------|
|           |               | (                               | GOV                           | ERNN            | ΛEΝ            | T FH                           | A an      | d US     | SDA                          |           |         |               | FHA #26                 | 5557000                   | 006     |
|           | FHA 30        | YR Fixed                        |                               |                 | FHA 15         | 5 YR Fixed                     |           |          | FHA                          | 5/1 ARM   |         |               | FHA - Price             | e 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      | 780                     |                           | 0.000   |
| 6.000     | 100.561       | 100.393                         | 100.219                       | 5.875           | 100.513        | 100.484                        | 100.320   | 5.375    | 97.447                       | 97.384    | 97.222  | FICO 740      | ) - 779                 |                           | 0.000   |
| 5.125     | 101.086       | 100.974                         | 100.800                       | 6.000           | 101.052        | 101.022                        | 100.812   | 5.500    | 97.441                       | 97.394    | 97.361  | FICO 680      | - 739                   |                           | 0.125   |
| 5.250     | 101.537       | 101.490                         | 101.317                       | 6.125           | 101.583        | 101.553                        | 101.343   | 5.625    | 97.979                       | 97.946    | 97.913  | FICO 660      | ) - 679                 |                           | 0.250   |
| 5.375     | 101.657       | 101.573                         | 101.439                       | 6.250           | 102.087        | 102.057                        | 101.847   | 5.750    | 97.896                       | 97.833    | 97.671  | FICO 640      | ) - 659                 |                           | 0.500   |
| 5.500     | 102.212       | 102.128                         | 101.994                       | 6.375           | 101.576        | 101.546                        | 101.336   | 5.875    | 98.166                       | 98.133    | 98.099  | FICO 620      | - 639                   |                           | 1.500   |
| 5.625     | 102.747       | 102.663                         | 102.530                       | 6.500           | 102.088        | 102.059                        | 101.848   | 6.000    | 98.729                       | 98.696    | 98.662  |               |                         |                           |         |
| 5.750     | 102.825       | 102.745                         | 102.665                       | 6.625           | 102.589        | 102.560                        | 102.349   | 6.125    | 99.219                       | 99.185    | 99.152  | Non-Ow        | ner                     |                           | 0.500   |
| 5.875     | 102.938       | 102.858                         | 102.778                       | 6.750           | 103.082        | 103.053                        | 102.842   | 6.250    | 97.853                       | 97.790    | 97.628  | Loan Am       | ount \$50K < \$:        | 100K                      | 0.500   |
| 7.000     | 103.415       | 103.334                         | 103.254                       |                 |                |                                |           |          |                              |           |         | Loan < \$     | 50K (exception          | only)                     | 1.500   |
| 7.125     | 103.822       | 103.741                         | 103.661                       |                 |                |                                |           |          |                              |           |         | All FHA S     | treamline Loan          | ıs                        | 0.250   |
|           |               |                                 |                               |                 |                |                                |           |          |                              |           |         | All FHA F     | tefinance Loans         |                           | 0.125   |
| F         | HA 30 YR      | Fixed Higl                      | h Bal                         |                 | IA 15 YR       | Fixed Higl                     | n Bal     | RL       | JRAL HOU                     | SING 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      |                         |                           | 0.000   |
| .250      | 101.031       | 100.984                         | 100.810                       | 6.250           | 97.812         | 97.782                         | 97.572    | 6.250    | 101.687                      | 101.640   | 101.467 | FICO 740      | ) - 779                 |                           | 0.000   |
| .375      | 100.964       | 100.881                         | 100.747                       | 6.375           | 97.787         | 97.708                         | 97.635    | 6.375    | 101.205                      | 101.127   | 100.912 | FICO 700      | ) - 739                 |                           | 0.125   |
| .500      | 101.559       | 101.476                         | 101.342                       | 6.500           | 98.028         | 97.949                         | 97.876    | 6.500    | 101.795                      | 101.717   | 101.502 | FICO 680      | - 699                   |                           | 0.250   |
| .625      | 101.985       | 101.901                         | 101.767                       | 6.625           | 98.314         | 98.285                         | 98.092    | 6.625    | 102.316                      | 102.238   | 102.023 | FICO 660      |                         |                           | 0.375   |
| .750      | 102.044       | 101.966                         | 101.751                       | 6.750           | 98.807         | 98.778                         | 98.567    | 6.750    | 102.869                      | 102.791   | 102.576 | FICO 640      |                         |                           | 0.875   |
| .875      | 101.626       | 101.546                         | 101.465                       | 6.875           | 98.416         | 98.363                         | 98.305    | 6.875    | 102.382                      | 102.335   | 102.138 | FICO 620      | ) - 639                 |                           | 1.500   |
| 7.000     | 102.102       | 102.022                         | 101.942                       | 7.000           | 98.579         | 98.526                         | 98.468    | 7.000    | 102.933                      | 102.886   | 102.690 | CA Prope      | erty                    |                           | 0.150   |
| 7.125     | 102.509       | 102.429                         | 102.348                       | 7.125           | 98.721         | 98.668                         | 98.610    | 7.125    | 103.469                      | 103.422   | 103.225 | Loan <\$      | 50K (exception          | )                         | 1.500   |
| 7.250     | 102.641       | 102.595                         | 102.398                       | 7.250           | 98.550         | 98.434                         | 98.317    | 7.250    | 103.935                      | 103.888   | 103.692 | All RD Re     | finance Loans           |                           | 0.125   |
| 7.375     | 101.168       | 101.121                         | 100.925                       |                 |                |                                |           | 7.375    | 103.024                      | 102.977   | 102.781 | *Other S      | t. Adjustments          | may apply                 |         |
|           |               |                                 |                               | <u> </u>        |                |                                |           |          |                              |           |         | Ш             |                         |                           |         |
|           |               |                                 |                               |                 |                | GOV                            | /ERN      | IME      | NT V                         | /A        |         |               |                         |                           |         |
|           | VA 15         | YR Fixed                        |                               |                 | VA 30          | YR Fixed                       |           |          | VA 5/1                       | ARM 1/1   | /5      |               | VA 30 YR                | Fixed IRI                 | 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     | 101.052       | 101.022                         | 100.812                       | 6.000           | 100.561        | 100.393                        | 100.219   | 5.750    | 97.896                       | 97.833    | 97.671  | 6.000         | 100.561                 | 100.343                   | 100.075 |
| 5.125     | 101.583       | 101.553                         | 101.343                       | 6.125           | 101.086        | 100.974                        | 100.800   | 5.875    | 97.886                       | 97.823    | 97.661  | 6.125         | 101.086                 | 100.868                   | 100.601 |
| 5.250     | 102.087       | 102.057                         | 101.847                       | 6.250           | 101.537        | 101.490                        | 101.317   | 6.000    | 97.878                       | 97.815    | 97.653  | 6.250         | 101.194                 | 100.976                   | 100.709 |
| .375      | 101.576       | 101.546                         | 101.336                       | 6.375           | 101.657        | 101.573                        | 101.439   | 6.125    | 97.869                       | 97.806    | 97.644  | 6.375         | 101.657                 | 101.573                   | 101.439 |
| 5.500     | 102.088       | 102.059                         | 101.848                       | 6.500           | 102.212        | 102.128                        | 101.994   | 6.250    | 97.853                       | 97.790    | 97.628  | 6.500         | 102.212                 | 102.128                   | 101.994 |
| .625      | 102.589       | 102.560                         | 102.349                       | 6.625           | 102.747        | 102.663                        | 102.530   |          |                              |           |         | 6.625         | 102.747                 | 102.663                   | 102.530 |
| 5.750     | 103.082       | 103.053                         | 102.842                       | 6.750           | 102.825        | 102.745                        | 102.665   |          |                              |           |         | 6.750         | 102.825                 | 102.745                   | 102.665 |
|           |               |                                 |                               | 6.875           | 102.938        | 102.858                        | 102.778   |          |                              |           |         | 6.875         | 102.938                 | 102.858                   | 102.778 |
|           |               |                                 |                               | 7.000           | 103.415        | 103.334                        | 103.254   |          |                              |           |         | 7.000         | 103.415                 | 103.334                   | 103.254 |
|           |               |                                 |                               | 7.125           | 103.822        | 103.741                        | 103.661   |          |                              |           |         | 7.125         | 103.822                 | 103.741                   | 103.661 |
| ,         | /A 15 VD 5    | **d 118b                        | n-I                           |                 | A 20 VD F      | ****************************** | D-I       |          | \/A E /                      | 1 ADA411  |         |               | VA 20 VD F              |                           | LUB     |
|           | VA 15 YR F    |                                 |                               |                 |                | ixed High                      |           | Data     | •                            | 1 ARM HE  |         |               | VA 30 YR F              |                           |         |
| 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  |
| .750      | 100.175       | 100.108                         | 99.991                        | 6.250           | 101.031        | 100.984                        | 100.810   | 6.125    | 97.569                       | 97.506    | 97.344  | 6.250         | 101.031                 | 100.984                   | 100.810 |
| .875      | 100.443       | 100.376                         | 100.259                       | 6.375           | 100.964        | 100.881                        | 100.747   | 6.250    | 97.553                       | 97.490    | 97.328  | 6.375         | 100.964                 | 100.881                   | 100.747 |
| .000      | 100.807       | 100.740                         | 100.623                       | 6.500           | 101.559        | 101.476                        | 101.342   |          |                              |           |         | 6.500         | 101.559                 | 101.476                   | 101.342 |
| .125      | 101.136       | 101.069                         | 100.952                       | 6.625           | 101.985        | 101.901                        | 101.767   |          |                              |           |         | 6.625         | 101.985                 | 101.901                   | 101.767 |
| .250      | 101.162       | 101.154                         | 101.146                       | 6.750           | 102.044        | 101.966                        | 101.751   |          |                              |           |         | 6.750         | 102.044                 | 101.966                   | 101.751 |
| .375      | 101.104       | 101.096                         | 101.088                       | 6.875           | 101.626        | 101.546                        | 101.465   |          |                              |           |         | 6.875         | 101.626                 | 101.546                   | 101.465 |
| 5.500     | 101.565       | 101.557                         | 101.548                       | 7.000           | 102.102        | 102.022                        | 101.942   |          |                              |           |         | 7.000         | 102.102                 | 102.022                   | 101.942 |
| 5.625     | 101.743       | 101.735                         | 101.727                       | 7.125           | 102.509        | 102.429                        | 102.348   |          |                              |           |         | 7.125         | 102.509                 | 102.429                   | 102.348 |
| 5.750     | 98.807        | 98.778                          | 98.567                        | 7.250           | 102.641        | 102.595                        | 102.398   |          |                              |           |         | 7.250         | 102.641                 | 102.595                   | 102.398 |
|           |               |                                 |                               | 7.375           | 101.168        | 101.121                        | 100.925   | <b>-</b> |                              |           |         | 7.375         | 101.168                 | 101.121                   | 100.925 |
|           |               |                                 | VA Price                      | <br>Adjustment: | s              |                                |           | 75-      |                              |           |         |               | -27                     |                           |         |
| ICO>=74   | 0             |                                 | 0.000                         | VA Loans        |                |                                | 0.250     |          |                              |           |         |               |                         |                           |         |
| ICO 680   | - 739         |                                 | 0.125                         | Non-Owner       |                |                                | 0.500     | 1 =      |                              |           | niem.   | -             |                         |                           | -       |
| ICO 660   | - 679         |                                 | 0.250                         | Loan Amou       | nt \$50K < \$1 | 00K                            | 0.500     |          | 1                            | SE        | RVING   |               |                         |                           | HVE     |
| ICO 640   | - 659         |                                 | 2.000                         | Loan < \$50k    | (exception     | only)                          | 1.500     |          |                              |           | VA      | & V           | A IRRF                  | ILS                       |         |
| ICO 620   | - 639         |                                 | 3.000                         |                 |                |                                |           |          |                              |           |         |               |                         |                           |         |
|           |               | aa Dawaa                        | Clause                        |                 |                | ak Daalet                      | lours     |          |                              | to at Lla |         |               | Anna                    | ad State                  | - 21    |
|           |               | ss Payee                        |                               | TINAA           | LC             | ck Desk F                      | iours     | F        |                              | tact Us   | go core | AB 47         |                         | ed States                 |         |
|           | United Fideli |                                 | Corp ISAOA A<br>kwy, Suite 27 |                 | 8:3            | 80am - 5:00p                   | m CST     |          | iail: locks@<br>Lock Desk: ( | _         | _       |               | CA, CO, FL, GA          |                           |         |
|           |               | / Briarciiπ Pi<br>nsas City, Mi |                               | ی               | Lock O         | nline Unitl 8                  | :00pm CST | 1        |                              |           |         | IVIE, IVII, I | MN, MO, NC,<br>SC TN TX | NE, NH, NM<br>(, VA, WA,W |         |
|           | Ndl           | isas city, iVII                 | O-113U                        |                 | 1              |                                |           | I Ir     | nside Sales:                 | (910) 45/ | -0300   | 1             | JC, 118, 17             | , v., vv.,vv              |         |



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
 7/12/2025
 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\*\*\*

| FUNI       | DING CORP     |        |         |  |
|------------|---------------|--------|---------|--|
| Effective: | 6/12/2025 9:  | 59     |         |  |
|            |               |        | NON-QM: |  |
| Residentia | l 30 Yr Fixed |        | DSCR    |  |
| 11.500     | 109.457       | 11.500 | 110.546 |  |
| 11.375     | 109.207       | 11.375 | 110.280 |  |
| 11.250     | 108.957       | 11.250 | 110.015 |  |
| 11.125     | 108.707       | 11.125 | 109.749 |  |
| 11.000     | 108.457       | 11.000 | 109.484 |  |
| 10.875     | 108.207       | 10.875 | 109.218 |  |
| 10.750     | 107.957       | 10.750 | 108.952 |  |
| 10.625     | 107.707       | 10.625 | 108.687 |  |
| 10.500     | 107.457       | 10.500 | 108.421 |  |
| 10.375     | 107.207       | 10.375 | 108.155 |  |
| 10.250     | 106.957       | 10.250 | 107.890 |  |
| 10.125     | 106.707       | 10.125 | 107.624 |  |
| 10.000     | 106.457       | 10.000 | 107.359 |  |
| 9.875      | 106.207       | 9.875  | 107.093 |  |
| 9.750      | 105.957       | 9.750  | 106.827 |  |
| 9.625      | 105.707       | 9.625  | 106.562 |  |
| 9.500      | 105.457       | 9.500  | 106.296 |  |
| 9.375      | 105.207       | 9.375  | 106.030 |  |
| 9.250      | 104.957       | 9.250  | 105.765 |  |
| 9.125      | 104.707       | 9.125  | 105.499 |  |
| 9.000      | 104.457       | 9.000  | 105.234 |  |
| 8.875      | 104.207       | 8.875  | 104.952 |  |
| 8.750      | 103.957       | 8.750  | 104.671 |  |
| 8.625      | 103.707       | 8.625  | 104.390 |  |
| 8.500      | 103.457       | 8.500  | 104.109 |  |
| 8.375      | 103.207       | 8.375  | 103.827 |  |
| 8.250      | 102.957       | 8.250  | 103.546 |  |
| 8.125      | 102.675       | 8.125  | 103.264 |  |
| 8.000      | 102.394       | 8.000  | 102.983 |  |
| 7.875      | 102.082       | 7.875  | 102.671 |  |
| 7.750      | 101.769       | 7.750  | 102.358 |  |
| 7.625      | 101.394       | 7.625  | 101.983 |  |
| 7.500      | 101.019       | 7.500  | 101.608 |  |
| 7.375      | 100.644       | 7.375  | 101.233 |  |
| 7.250      | 100.269       | 7.250  | 100.796 |  |
| 7.125      | 99.894        | 7.125  | 100.358 |  |
| 7.000      | 99.519        | 7.000  | 99.858  |  |
| 6.875      | 99.082        | 6.875  | 99.358  |  |
| 6.750      | 98.644        | 6.750  | 98.796  |  |
| 6.625      | 98.144        | 6.625  | 98.233  |  |
| 6.500      | 97.644        | 6.500  | 97.671  |  |
| 6.375      | 97.082        | 6.375  | 97.046  |  |
| 6.250      | 96.519        | 6.250  | 96.358  |  |
| 6.125      | 95.894        | 6.125  | 95.671  |  |
| 6.000      | 95.269        | 6.000  | 94.983  |  |
| 5.875      | 94.582        | 5.875  | 94.233  |  |
|            |               |        |         |  |

| 92.520      | 5.500    |         | 91.983    |
|-------------|----------|---------|-----------|
|             |          |         |           |
| 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

93.483

92.733

| 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  |

93.894

93.207

5.750

5.625

5.500

| DLLIC              | (Tighter eredit b               |          |             | -        |             |          |          |          |          |          |
|--------------------|---------------------------------|----------|-------------|----------|-------------|----------|----------|----------|----------|----------|
| PLU3               | (Tighter credit b               | юх, I    | <u>oest</u> | prici    | <u>ing)</u> |          |          |          |          |          |
|                    | 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   |
| Alt Dos            | 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<br>620 - 639          |          |             |          |             |          |          |          |          |          |
|                    | Credit LLPA                     | 00.01-50 | 50.01-55    | 55.01-60 | 60.01-65    | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|                    | UPB <= 250K                     | 0.000    | 0.000       | 0.000    | 0.000       | 0.000    | -0.250   | -0.250   | -1.000   | -1.500   |
|                    | >\$2.0mm, <=\$2.5mm             | 0.000    | 0.000       | -0.125   | -0.250      | -0.250   | -0.500   | -0.625   | -        | -        |
| Loan Size          | >\$2.5mm, <=\$3.0mm             | 0.000    | -0.125      | -0.250   | -0.375      | -0.500   | -0.625   | -        |          |          |
|                    | >\$3.0mm, <=\$3.5mm             | -0.250   | -0.250      | -0.500   | -0.625      | -        | -        | -        | _        |          |
|                    |                                 |          |             |          |             |          |          |          |          |          |
|                    | DTI 50.01 - 55                  | 0.000    | -0.125      | -0.250   | -0.250      | -0.250   | -0.375   | -0.500   | -        | -        |
|                    | Interest Only                   | -0.250   | -0.375      | -0.500   | -0.500      | -0.625   | -0.750   | -1.000   | -1.500   | -        |
| Loan Tuno          | Escrow Waiver*                  | -0.125   | -0.125      | -0.125   | -0.125      | -0.125   | -0.125   | -0.250   | -0.375   | -0.500   |
| Loan Type<br>LLPAs | Purchase                        | 0.325    | 0.325       | 0.325    | 0.325       | 0.325    | 0.325    | 0.325    | 0.325    | 0.325    |
|                    | Cashout / Debt Consolidation    | -0.375   | -0.375      | -0.500   | -0.750      | -0.875   | -1.250   | -1.500   | - 0.250  | -        |
|                    | Second Home                     | 0.250    | 0.250       | 0.250    | 0.250       | 0.250    | 0.250    | 0.250    | 0.250    | -        |
|                    | Investor                        | -0.125   | -0.125      | -0.250   | -0.250      | -0.375   | -0.375   | -0.500   | -0.750   | 0.975    |
|                    | 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<br>LLPAs  | 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 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   | -0.250   |          |
|                    | 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@ullillortgage.com | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, |
| 1300 NW Briarcliff Pkwy, Suite 275       | I nck Desk: (X16) 45 /-644()   | KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,         |
| Kansas City, MO 64150                    | , ,                            | NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,     |
|  | Inside Sales: (816) 457-6300   | WI, WA  |



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

| Lock | Expirations | Lock Extensions |       |  |  |  |
|------|-------------|-----------------|-------|--|--|--|
| Days | 7/12/2025   | 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                    |         |
| 6.875%  | 99.075                    |         |
| 6.990%  | 99.575                    |         |
| 7.125%  | 100.075                   |         |
| 7.250%  | 100.481                   |         |
| 7.375%  | 100.888                   |         |
| 7.500%  | 101.263                   |         |
| 7.625%  | 101.606                   |         |
| 7.750%  | 101.919                   |         |
| 7.875%  | 102.231                   |         |
| 7.990%  | 102.544                   |         |
| 8.125%  | 102.856                   |         |
| 8.250%  | 103.169                   |         |
| 8.375%  | 103.419                   |         |
| 8.500%  | 103.669                   |         |
| 8.625%  | 103.919                   |         |
| 8.750%  | 104.169                   |         |
| 8.875%  | 104.419                   |         |
| 8.990%  | 104.669                   |         |
| 9.125%  | 104.919                   |         |
| 9.250%  | 105.169                   |         |
| 9.375%  | 105.419                   |         |
| 9.500%  | 105.669                   |         |
| 9.625%  | 105.919                   |         |
| Max Pri | ce (Owner Occ / 2Yr+ PPP) | 102.000 |
| l l     | Max Price (1 Yr PPP)      | 100.500 |
| M       | ax Price (No Prepay)      | 99.500  |
|         |                           |         |

|             | 1/1                 | JN- $U$ |
|-------------|---------------------|---------|
|             | Investor 30YR Fixed |         |
| Rate        | 30 Day              |         |
| 6.875%      | 99.375              |         |
| 6.990%      | 99.875              |         |
| 7.125%      | 100.375             |         |
| 7.250%      | 100.875             |         |
| 7.375%      | 101.313             |         |
| 7.500%      | 101.750             |         |
| 7.625%      | 102.125             |         |
| 7.750%      | 102.500             |         |
| 7.875%      | 102.875             |         |
| 7.990%      | 103.250             |         |
| 8.125%      | 103.625             |         |
| 8.250%      | 104.000             |         |
| 8.375%      | 104.375             |         |
| 8.500%      | 104.688             |         |
| 8.625%      | 105.000             |         |
| 8.750%      | 105.313             |         |
| 8.875%      | 105.563             |         |
| 8.990%      | 105.813             |         |
| 9.125%      | 106.063             |         |
| 9.250%      | 106.313             |         |
| 9.375%      | 106.563             |         |
| 9.500%      | 106.813             |         |
| 9.625%      | 107.063             |         |
| 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 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<br>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<br>ITIN | -1.000           | -1.000           | -1.125                | -1.250           | N/A              | N/A           | N/A           | N/A           |
| Asset Utilization         | -3.000<br>-0.125 | -3.000<br>-0.125 | -3.000<br>-0.375      | -3.000<br>-0.375 | -3.000<br>-0.375 | N/A<br>-0.375 | N/A<br>N/A    | N/A<br>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<br>N/A | -0.730<br>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, max LTV is reduced by 376   |  |
| ccupancy   |               | Primary, Secon   | •   |  |  |  |  |  |
| operty Types   |               | SFR, PUD, Tow  | nhome, 2  | -4 Units, Cond   | los, Non Warra   | antable Condos   | TV 70% - See Guidelines  |  |
| oan Programs   |               | Fully Amortized  |   |  |  |  |  |  |
|  |               | Interest Only -  |   |  |  |  |  |  |
| Iual Payment - I/O   |               | Qualify over th  |   |  |  |  |  |  |
| · ,  |               | Qualify over th  | e fully am  | ortized perio  | d - 360 Months   |  | TV < 60: Cash-Out Proceeds may be used for   | reserve requirements   |
| Max Cash Out   |               | Max Cash-Out   | e fully am<br>= \$1,000,0   | ortized perio  | d - 360 Months<br>t > \$500,000 re   | equires 720+ FIG   | IV ≤ 60; Cash-Out Proceeds may be used for   | <u> </u>   |
| Max Cash Out<br>Io Ratio   |               | Max Cash-Out<br>Eligible Assets  | e fully am<br>= \$1,000,0<br>must cove  | ortized perio<br>000; Cash-Ou<br>er 100% of the  | d - 360 Months<br>t > \$500,000 re<br>MTG Note, M  | equires 720+ FIG<br>Iinimum Reserv   | irement & 12 Months of Total Payments in   | DTI determination.   |
| Max Cash Out<br>No Ratio   | in            | Max Cash-Out<br>Eligible Assets  | e fully am<br>= \$1,000,0<br>must cove<br>payoff of   | ortized perio<br>000; Cash-Ou<br>er 100% of the<br>any Mortgage  | d - 360 Months<br>t > \$500,000 re<br>MTG Note, M  | equires 720+ FIG<br>Iinimum Reserv   | · · · · · · · · · · · · · · · · · · ·  | DTI determination.   |
| Max Cash Out<br>Io Ratio<br>IC - Debt Consolidatio   | ın            | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f  | e fully am = \$1,000,0 must cove payoff of urther cla   | ortized period<br>000; Cash-Ou<br>er 100% of the<br>any Mortgago<br>rity.  | d - 360 Months<br>t > \$500,000 re<br>MTG Note, M<br>e/Title Lien inc  | equires 720+ FIG<br>linimum Reserv<br>luding delinque  | irement & 12 Months of Total Payments in   | DTI determination.<br>Federal or State Tax Liens   |
| Max Cash Out<br>lo Ratio<br>C - Debt Consolidatio  | n             | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On   | e fully am = \$1,000,0 must cove payoff of further cla  | ortized perior 000; Cash-Our er 100% of the any Mortgago rity. ord = % of amo  | d - 360 Months<br>t > \$500,000 re<br>MTG Note, M<br>e/Title Lien inc  | equires 720+ FIG<br>linimum Reserv<br>luding delinque<br>partial or full pr  | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any   | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
| ax Cash Out District Control C | in            | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On   | e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu  | ortized perio<br>000; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>Ird = % of ame<br>ure; OR 3-yea<br>nent Penalty  | d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc  punt prepaid (prepaid) rependity with Matrices for St  | equires 720+ FIG<br>linimum Reserv<br>luding delinque<br>partial or full pr<br>3%, 2%, 1% ste  | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
| ax Cash Out Description Descri | in            | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>1% stepdown f<br>see Operationa  | e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr  | ortized perio<br>200; Cash-Ou<br>er 100% of the<br>arrity.<br>ard = % of am-<br>ure; OR 3-yea<br>ment Penalty<br>ner Occupied  | d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc  punt prepaid (prepaid) rependity with Matrices for St  | equires 720+ FIG<br>linimum Reserv<br>luding delinque<br>partial or full pr<br>3%, 2%, 1% ste  | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
| lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy   | in            | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>1% stepdown f<br>see Operational   | e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O   | ortized perio<br>000; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>ord = % of ame<br>ure; OR 3-yea<br>nent Penalty<br>ner Occupied<br>inly  | d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes   | equires 720+ FII<br>linimum Reserv<br>luding delinque<br>partial or full pr<br>3%, 2%, 1% ste<br>rate restrictions   | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'<br>structure; OR 2-Year penalty with 2%, 1% st  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
| Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty  Nestment Highlights ccupancy roperty Types  | n             | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>see Operational<br>Investment Pro<br>SFR, PUD, Tow   | e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2  | ortized perio<br>000; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>ord = % of am-<br>ure; OR 3-yea<br>nent Penalty<br>ner Occupied<br>only<br>4 Units, Cond   | d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes   | equires 720+ FII<br>linimum Reserv<br>luding delinque<br>partial or full pr<br>3%, 2%, 1% ste<br>rate restrictions   | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
| lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Occupancy roperty Types   | n             | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>1% stepdown f<br>see Operations<br>Investment Pro<br>SFR, PUD, Tow<br>Fully Amortized  | e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea   | ortized perio<br>200; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>urd = % of arm<br>ure; OR 3-yea<br>ment Penalty<br>er Occupied<br>only<br>4 Units, Cond<br>r Fixed   | d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes  los, Non Warra   | equires 720+ FII<br>linimum Reserv<br>luding delinque<br>partial or full pr<br>3%, 2%, 1% ste<br>rate restrictions   | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'<br>structure; OR 2-Year penalty with 2%, 1% st  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure   |
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| Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty  Investment Highlights Decupancy Property Types Oan Program  DSCR Calculation  | in            | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>1% stepdown f<br>see Operations<br>Investment Pro<br>SFR, PUD, Tow<br>Fully Amortized<br>Interest Only F<br>Fully Amortized  | e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d  | ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily.  4 Units, Concert Fixed 10 Yr I/6 Gross Rents /   | d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes  dos, Non Warra  O New PITIA In   | equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos   | irement & 12 Months of Total Payments in<br>perty taxes, any tradeline on credit and any<br>ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'<br>structure; OR 2-Year penalty with 2%, 1% st  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure<br>epdown fee structure; Ol   |
| Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol   | i             | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>1% stepdown f<br>see Operations<br>Investment Pro<br>SFR, PUD, Tow<br>Fully Amortized<br>Interest Only F<br>Fully Amortized  | e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: ( et Rents f  | ortized perio<br>200; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>urd = % of ame<br>ure; OR 3-yea<br>nent Penalty<br>ner Occupied<br>inly.<br>4 Units, Concer<br>r Fixed<br>Gross Rents /<br>rom 1007 or   | d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes  New PITIA In Lease Agreeme  | equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer  | irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure<br>epdown fee structure; Ol   |
| lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined   | mes           | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>Investment Pro<br>SFR, PUD, Tow<br>Fully Amortized<br>Interest Only-<br>Fully Amortized<br>Lesser of Mark<br>Gross rents de  | e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined   | ortized perio<br>200; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>ird = % of ame<br>ure; OR 3-yea<br>ment Penalty<br>her Occupied<br>inly<br>-4 Units, Conce<br>rixed in Yr I/6<br>Gross Rents /<br>rom 1007 or I<br>from Average  | d - 360 Months t > \$500,000 re t  | equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.  | irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines  | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure<br>epdown fee structure; Ol   |
| lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined   | nes           | Max Cash-Out<br>Eligible Assets<br>Defined as the<br>guidelines for f<br>Investment On<br>Investment Pro<br>SFR, PUD, Tow<br>Fully Amortized<br>Interest Only-<br>Fully Amortized<br>Lesser of Mark<br>Gross rents de  | e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: ( et Rents f termined erties: Ma  | ortized perio<br>200; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>ird = % of am-<br>ure; OR 3-yea<br>ment Penalty<br>her Occupied<br>inly<br>-4 Units, Conc<br>r Fixed<br>Fixed 10 Yr I/O<br>Foross Rents /<br>rom 1007 or I<br>from Average<br>ix LTV 70% or  | d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no   | equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction   | irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2   | DTI determination.<br>Federal or State Tax Liens<br>6 stepdown fee structure<br>epdown fee structure; Ol   |
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| lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  repayment Highlights ccupancy roperty Types ban Program  SCR Calculation ross Rents Defined nleased / Vacant House igible Payoffs rst Time Investors lax Cash Out   | mes           | Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On Investment On SFR, PUD, Tow Fully Amortizet Lesser of Mark Gross rents de Unleased Prop Unlea | e fully am = \$1,000,i must cove payoff of further cla lity; Standa fee structt. al Prepayr Non Owr poperties O nhome, 2- d - 30 Year F d Loans: ( et Rents f termined erties: Ma erties (2+ Lien, Prop prowers with the content of the  | ortized perio<br>200; Cash-Ou<br>er 100% of the<br>any Mortgage<br>rity.<br>Ind = % of ame<br>Ire; OR 3-yea<br>Inent Penalty<br>Ind Occupied<br>Inly<br>-4 Units, Conder<br>risked 10 Yr I/K<br>Gross Rents /<br>rom 1007 or<br>Ifrom Average<br>ix LTV 70% or<br>Units): Max 1<br>Iverty Taxes ar<br>Iverty Taxes ar<br>Ive | 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 Market Rents or refinances; no vacant unit or on onth renal pro guidelines for co bunt prepaid (p   | equires 720+ FIGUINING RESERVATION RESERVA | irrement & 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 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' or the structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'   | DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt.  stepdown 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          | 7/12/2025 | 2 days          | 0.100 |
|                  |           | 7 days          | 0.250 |
|                  |           | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

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

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

|        | Conforming | Agency  | Agency  |
|--------|------------|---------|---------|
|        | Balance    | Jumbo   | Balance |
| Rate   | FIX 30     | FIX 30  | FIX 30  |
| 10.000 | 110.755    | 110.130 | 109.380 |
| 9.875  | 110.505    | 109.880 | 109.130 |
| 9.750  | 110.255    | 109.630 | 108.880 |
| 9.625  | 110.005    | 109.380 | 108.630 |
| 9.500  | 109.755    | 109.130 | 108.380 |
| 9.375  | 109.505    | 108.880 | 108.130 |
| 9.250  | 109.255    | 108.630 | 107.880 |
| 9.125  | 109.005    | 108.380 | 107.630 |
| 9.000  | 108.755    | 108.130 | 107.380 |
| 8.875  | 108.505    | 107.880 | 107.130 |
| 8.750  | 108.255    | 107.630 | 106.880 |
| 8.625  | 108.005    | 107.380 | 106.630 |
| 8.500  | 107.755    | 107.130 | 106.380 |
| 8.375  | 107.505    | 106.880 | 106.130 |
| 8.250  | 107.255    | 106.630 | 105.880 |
| 8.125  | 106.853    | 106.228 | 105.478 |
| 8.000  | 106.450    | 105.825 | 105.075 |
| 7.875  | 106.048    | 105.423 | 104.673 |
| 7.750  | 105.632    | 105.007 | 104.257 |
| 7.625  | 105.204    | 104.579 | 103.829 |
| 7.500  | 104.763    | 104.138 | 103.388 |
| 7.375  | 104.309    | 103.684 | 102.934 |
| 7.250  | 103.842    | 103.217 | 102.467 |
| 7.125  | 103.360    | 102.735 | 101.985 |
| 7.000  | 102.864    | 102.239 | 101.489 |
| 6.875  | 102.354    | 101.729 | 100.979 |
| 6.750  | 101.831    | 101.271 | 100.521 |
| 6.625  | 101.294    | 100.801 | 100.051 |
| 6.500  | 100.745    | 100.321 | 99.571  |
| 6.375  | 100.183    | 99.828  | 99.078  |
| 6.250  | 99.608     | 99.326  | 98.576  |
| 6.125  | 99.021     | 98.812  | 98.062  |
| 6.000  | 98.422     | 98.288  | 97.538  |
| 5.875  | 97.811     | 97.686  | 96.936  |
| 5.750  | 97.188     | 97.063  | 96.313  |
| 5.625  | 96.553     | 96.428  | 95.678  |
| 5.500  | 95.906     | 95.781  | 95.031  |
| 5.375  | 95.247     | 95.122  | 94.372  |
| 5.250  | 94.578     | 94.453  | 93.703  |
| 5.125  | 93.899     | 93.774  | 93.024  |
| 5.000  | 93.211     | 93.086  | 92.336  |
|        |            |         |         |

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

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

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

| Program Notes |                              |  |  |  |
|---------------|------------------------------|--|--|--|
| Program Name  | Non-Agency Investor/2nd Home |  |  |  |
| Min Loan Amt  | 150k                         |  |  |  |
| Max Loan Amt  | Agency Limits or 2.25MM      |  |  |  |
| Max Price     | 103.000                      |  |  |  |
| Min Price     | 99.500                       |  |  |  |

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



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

Lock Expiratio
30 Days 7/12/2025

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

Effective: 6/12/2025 9:59

# **FIXED SECONDS**

| RES    | IDENTIAL | IN     | VESTOR  |
|--------|----------|--------|---------|
| Rate   | 30 Day   | Rate   | 30 Day  |
| 12.750 | 112.500  | 13.500 | 111.500 |
| 12.625 | 112.250  | 13.375 | 111.375 |
| 12.500 | 112.230  | 13.250 | 111.373 |
| 12.375 | 111.750  | 13.125 | 111.125 |
| 12.250 | 111.730  | 13.000 | 111.000 |
| 12.125 | 111.250  | 12.875 | 110.875 |
| 12.000 | 111.000  | 12.750 | 110.625 |
| 11.875 | 110.750  | 12.625 | 110.023 |
| 11.750 | 110.730  | 12.500 | 110.373 |
|        |          |        |         |
| 11.625 | 110.250  | 12.375 | 109.875 |
| 11.500 | 110.000  | 12.250 | 109.625 |
| 11.375 | 109.750  | 12.125 | 109.375 |
| 11.250 | 109.500  | 12.000 | 109.125 |
| 11.125 | 109.250  | 11.875 | 108.875 |
| 11.000 | 109.000  | 11.750 | 108.625 |
| 10.875 | 108.750  | 11.625 | 108.375 |
| 10.750 | 108.500  | 11.500 | 108.125 |
| 10.625 | 108.250  | 11.375 | 107.875 |
| 10.500 | 108.000  | 11.250 | 107.625 |
| 10.375 | 107.750  | 11.125 | 107.375 |
| 10.250 | 107.375  | 11.000 | 107.125 |
| 10.125 | 107.000  | 10.875 | 106.875 |
| 10.000 | 106.625  | 10.750 | 106.625 |
| 9.875  | 106.250  | 10.625 | 106.375 |
| 9.750  | 105.875  | 10.500 | 106.125 |
| 9.625  | 105.500  | 10.375 | 105.875 |
| 9.500  | 105.125  | 10.250 | 105.500 |
| 9.375  | 104.750  | 10.125 | 105.125 |
| 9.250  | 104.375  | 10.000 | 104.750 |
| 9.125  | 104.000  | 9.875  | 104.375 |
| 9.000  | 103.625  | 9.750  | 104.000 |
| 8.875  | 103.250  | 9.625  | 103.625 |
| 8.750  | 102.750  | 9.500  | 103.250 |
| 8.625  | 102.250  | 9.375  | 102.750 |
| 8.500  | 101.750  | 9.250  | 102.250 |
| 8.375  | 101.250  | 9.125  | 101.750 |
| 8.250  | 100.750  | 9.000  | 101.250 |
| 8.125  | 100.000  | 8.875  | 100.500 |
| 8.000  | 99.250   | 8.750  | 99.750  |
| 7.875  | 98.500   | 8.625  | 99.000  |
| 7.750  | 97.750   |        | •       |

|                |                   |          |          | RESI     | 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)  |
| ۱.,            | 760 - 779         | 1.125    | 1.125    | 0.625    | 0.250         | 0.125       | (1.000)  | (1.875)  | (5.500)  | (7.500)  |
| FULL DOC       | 740 - 759         | 0.625    | 0.625    | 0.125    | (0.125)       | (0.250)     | (1.625)  | (3.125)  | (6.750)  | (9.000)  |
| 🗄              | 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)  |
| BANK STATEMENT | 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) |          |
| Ä              | 680 - 699         | (4.000)  | (4.000)  | (4.625)  | (5.125)       | (5.625)     | (6.750)  | (9.500)  |          |          |
| <del>•</del>   | 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    |
| <br> -         | 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                    | 1.625    | 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)  |          |          |          |          |
| 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)  |          |          |          |          |
|                    | 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 | Wis, Ne, Ne, Ne, Ni, Ni, Ni, Oli, Oli, Oli, I A, Se, III, IX, VA, Wi, WA   |



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

 30 Days
 7/12/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 6/12/2025 9:59

## 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 |  |
| 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 | 10, 112, 111, 10, 117, 1111, 011, 011, 011, 171, 36, 117, 171, 171, 171, 171   |



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

|         | Lock Expirations | Lock Extensions |       |
|---------|------------------|-----------------|-------|
| 15 Days | 6/27/2025        | 2 days          | 0.100 |
| 30 Days | 7/12/2025        | 7 days          | 0.250 |
| 45 Days | 7/27/2025        | 15 days         | 0.375 |
|         |                  | 30 days         | 0.625 |

Effective: 6/12/2025 9:59 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