

6/30/2025 10:04

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	7/15/2025	2 days	0.100
30 Days	7/30/2025	7 days	0.250
30 Days 45 Days	8/14/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	AL 30/25Y	R FIXED	CC	ONVENTION	NAL 20 YR	FIXED	C	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	99.949	99.906	99.864	6.000	100.389	100.289	100.211	5.750	100.835	100.798	100.734	5.875	100.916	100.886	100.756
5.250	100.144	100.163	100.094	6.125	100.863	100.762	100.684	5.875	101.353	101.323	101.193	6.000	101.168	101.138	101.008
.375	100.698	100.649	100.599	6.250	101.298	101.197	101.119	6.000	101.608	101.578	101.447	6.125	101.456	101.426	101.296
5.500	101.207	101.158	101.108	6.375	101.704	101.604	101.525	6.125	101.890	101.860	101.730	6.250	101.604	101.574	101.444
.625	101.701	101.651	101.602	6.500	101.406	101.364	101.221	6.250	101.956	101.908	101.844	6.375	102.015	101.985	101.855
5.750	101.723	101.684	101.606	6.625	101.749	101.706	101.564	6.375	102.452	102.422	102.292	6.500	102.260	102.230	102.100
.875	102.198	102.134	102.070	6.750	102.022	101.914	101.836	6.500	102.688	102.658	102.528	6.625	102.530	102.500	102.370
.000	102.670	102.677	102.542	6.875	102.394	102.287	102.216	6.625	102.966	102.936	102.805	6.750	102.597	102.570	102.440
.125	103.017	102.988	102.889	7.000	103.115	102.895	102.781	6.750	102.930	102.904	102.774	6.875	102.994	102.968	102.838
.250	103.292	103.352	103.132	7.125	103.520	103.300	103.187	6.875	103.431	103.405	103.275	7.000	103.189	103.163	103.033
	NV 30 YR				ONV 20 YR				DNV 15 YR				NV 10 YR		
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.500	100.818	100.775	100.647	6.500	100.786	100.746	100.696	6.250	99.747	99.717	99.587	6.250	99.341	99.311	99.181
.625	101.121	101.078	101.009	6.625	101.148	101.108	101.058	6.375	100.178	100.148	100.018	6.375	99.672	99.642	99.511
.750	101.393	101.329	101.265	6.750	101.441	101.393	101.329	6.500	100.372	100.342	100.211	6.500	99.965	99.935	99.804
.875	101.736	101.672	101.608	6.875	101.784	101.736	101.672	6.625	100.580	100.550	100.420	6.625	100.236	100.206	100.07
.000	102.068	102.004	101.940	7.000	102.131	102.068	102.004	6.750	100.428	100.402	100.272	6.750	100.024	99.997	99.867
.125	102.386	102.315	102.244	7.125	102.464	102.386	102.315	6.875	100.848	100.822	100.692	6.875	100.343	100.317	100.186
.250	102.719	102.648	102.577	7.250	102.796	102.719	102.648	7.000	101.002	100.976	100.845	7.000	100.586	100.560	100.430
.375	102.846	102.775	102.704	7.375	102.923	102.846	102.775	7.125	101.142	101.116	100.985	7.125	100.805	100.779	100.649
.500	103.050	102.979	102.908	7.500	103.128	103.050	102.979	7.250	99.005	98.887	98.756	7.250	99.005	98.887	98.756
.625	103.231	103.159	103.088	7.625	103.308	103.231	103.159					∤ ├──			
	SOFR 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
		,				,				.,	_	No Impou	ınds (Non-CA)	, ,	0.250
												No Impou	ınds (CA Only)		0.150
												Non-Own	ier, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	30	3.375
												Non-Own	ier, LTV > 80		4.125
	No Current	Program Da	ata		No Current	: Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	ΓV > 75		0.750
												FICO < 66	60		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
		ss Payee			Lo	ck Desk H	lours			tact Us				ed States	
	United Fidelit	, 0			8:3	0am - 5:00p	om CST	l	ail: locks@			1 ' '	A, CO, FL, GA		
			wy, Suite 27	5	Lock O	nline Unitl 8	:00pm CST		Lock Desk: (,		ME, MI, N	AN, MO, NC, I		
	Kar	nsas City, M	ש4150 ע					l Ir	nside Sales:	(816) 457-	-6300		SC, IN, IX	, VA, WA,W	



High-balance

ARM Subordinate

financing

1.250%

1.250%

1.500%

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		30 days	0.625

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Effective:	6,	/30/2025 10:	:04			111131	3 A FRICING	Jicanoli	J.ALLI, I OK	WWW.UFFEA		TACT TOOK	TE OR VIEW	REALTHVIL FRO	.
						Con	form	ning	LLPA	\S					
	Purch	nase Mon	ey Loans	- LLPA	by Credit						Refinance	Loans – Ratio	-	Credit Sco	ore/LTV
	LTV Range											LTV Rang	je		
Credit Score				all loans				years		Credit Score				or all loans	
700	>0%	>30%	>60%	>70%			>85%	>90%	>95%	700	<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780 760 – 779				0.000%						≥ = 780 760 – 779	0.375% 0.375%	-	0.625% 0.875%	0.875% 1.250%	1.375% 1.875%
740 – 759				0.230%						740 – 779	0.375%		1.000%	1.625%	2.375%
720 – 739				0.750%						720 – 739	0.375%	-	1.375%	2.000%	2.750%
700 – 719				0.875%						700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699				1.125%						680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679				1.375%						660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659				1.500%						640 - 659	0.375%		3.125%		5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639			3.375%		5.125%
Add	itional LL	PAs by L	.oan Attri	ibute App	olicable to	Purcha	se Money	/ Loans		Additional L	LPAS DY L	Refinanc		ilcable to C	basii-Out
					.TV Rang	e							LTV Rang	ie	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate				0.000%						Condo	0.000%		0.125%	0.125%	0.750%
Condo				0.125%						Investment	1.125%	-	1.625%	2.125%	3.375%
Investment	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%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
ilitaticing	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	tio		All LLPA	s will be v	vaived fo	or the fo	llowing lo	ans
					TV Rang							meReady	0		
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	vears		Loans to first-tir				income ≤1	00% area
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			•		igh-cost are	
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns meeting	Duty to S	Serve requ	irements	
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%	1					
720 – 739	0.000%		0.500%			1.750%			1.250%	1					
700 – 719	0.000%		0.625%				1.750%			1					
680 – 699	0.000%		0.875%				2.125%			i					
	_									1					
660 – 679	0.000%	_	-			_	2.375%		_	1					
640 - 659	0.000%			2.125%		_	_			ĺ					
≤ 639				2.500%						ĺ					
Additio	nal LLPA	s by Loa	n Attribu				sh-out R	efinance	S						
Loan Feature	>0%	>30%	>60%	>70%	TV Rang	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%						0.000%			1					
mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.230%	0.230%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Í					
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	1					
Manufactured home	0.500%			0.500%		0.500%									
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High balance	I	I	I	I			I	I		1					

1.500% 2.500% 2.500% 2.500% 2.750% 2.750%

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



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6.000 101.855 101.255 101.255 101.255 101.255 101.255 101.555 101.857	Effective	e: (5/30/2025 1	0:04						WV	VW.UFFEAG	LE.COM				
Section Solid So					ERN				d US					FHA #26	557000	006
10.000 10.005 10.0061 10.006		FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	: Adjustme	nts
\$1.325 0.10.358 1.01.359 1.01.210 6.000 1.01.388 0.01.359 0.01.225 5.000 98.022 97.901 97.900 10.01.827 10.1.494 10.1.210 10.01.871 10.1.494 10.1.210 10.01.871 10.1.494 10.1.210 10.01.871 10.1.494 10.1.210 10.01.871 10.1.494 10.1.271 5.875 98.571 98.570 98.571 98.580 98.00 98.00 99.00	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
10.10.881 101.687 101.762 101.897 101.					11				11				FICO 740	- 779		0.000
1375 0 10.82 10.827 10.827 10.827 10.827 10.236 10		101.536			6.000	101.385			5.500	98.022	97.991		FICO 680	- 739		0.125
1300 20.234 10.279 10.267 10.271 10.271 10.272 10.	.250	101.681	101.637	101.494	6.125	101.877	101.847	101.717	5.625	98.571	98.540	98.508				0.250
1825 302.814 302.795 102.895 0.005		101.882	101.827		6.250	102.385	102.355		5.750	98.347	98.284	98.122	FICO 640	- 659		0.500
1750 103.135 202.926 102.834 6.825 102.832 102.786 202.855 102.835 103.405 103.405 103.405 103.405 103.71 103.640 103.721 103.640	5.500	102.334	102.279		6.375	101.812	101.786			98.759	98.728	98.697	FICO 620	- 639		1.500
18.85 103.056 102.714 107.724 107.00 103.297 103.271 103.241 102.921 103.721 103.840 103.921 103.721 103.840 103.921 103.721 103.840 103.921 103.721 103.840 103.841 103.941 103.841	5.625	102.814			6.500	102.314	102.288		6.000	99.303	99.272					
This could be compared by the country of the coun	5.750				6.625	102.812			6.125	99.787	99.755		Non-Own	er		0.500
## 30 YR Fixed High Bal wite ## 15-09 30 Org # 5-09					6.750	103.297	103.271	103.141	6.250	98.296	98.233	98.071	Loan Amo	ount \$50K < \$1	00K	0.500
## 15-0ay 10-10 10													Loan < \$5	OK (exception	only)	1.500
## 15-Day 30-Day 45-Day	7.125	103.921	103.781	103.640	<u> </u>				<u> </u>				All FHA S1	reamline Loan	5	0.250
Rate 15-Day 30-Day 45-Day 30-Day 45-																0.125
12.00 10.1348 101.299 10.1155 101.890 6.250 8.110 8.080 97.949 10.250 101.911.15 101.089 6.250 8.250 8.250 101.31 101.887 101.748 101.040 101.235 10.050 101.682 101.683 101.893 101.895 101.					_									USDA - Pric	e Adjustm	ents
13.75 10.1.189 10.1.135 10.1030 6.275 98.199 98.115 98.018 98.115 98.018 6.375 10.1473 10.1469 10.1.235 10.0.235 10.0.252 10.1997 10.1892 6.0.25 98.029 98.8686 98.541 6.25 10.1.255 10.2.488 10.2.317 10.0.201 10.2.001 10.0.0		•	•	•			•	•		•	•	•				0.000
10.1 622 10.1 627 10.1 522 10.2 10.1 625 10.2 62					11				1				FICO 740	- 779		0.000
10.0 Reg 10.1997 10.1892 10.2 Reg													FICO 700	- 739		0.125
1.75	5.500	101.682	101.627	101.522	6.500	98.436	98.393	98.325	6.500	102.048	101.980	101.809	FICO 680	- 699		0.250
10.1745 10.1602 10.1462 10.1					11											0.375
10.00 10.1.86 10.0.45 10.1.94 10.2.57 10.2.59 10.2.699 10.2.698 10.2.697 10.2.699 10.2.6					11											0.875
1.125 102.809 102.488 102.327 102.509 99.005 98.887 98.756 7.255 104.652 103.971 103.800 3.977 3.0750 4.052 3.0751					11								11			1.500
VA 15 YR Fixed IS-Day 30-Day 45-Day 30					11											0.150
VA 15 YR Fixed VA 30 YR Fixed VA 30 YR Fixed VA 50 YR Fixed VA 50 YR Fixed St. 20 YR Fixed VA 50 YR Fixed VA					11				7.125				Loan < \$	50K (exception)		1.500
VA 15 YR Fixed VA 30 YR Fixed VA 30 YR Fixed Solve VA 50 YR F	7.250	102.788	102.708	102.537	7.250	99.005	98.887	98.756		104.052	103.971	103.800	All RD Ret	finance Loans		0.125
VA 15 YR Fixed Sale S-Day 30-Day 45-Day 10-Day 30-Day 45-Day 30-Day 45-Da	7.375	101.085	101.001	100.844	 				7.375	102.941	102.857	102.700	*Other St	. Adjustments	may apply	
VA 15 YR Fixed Sade S-Day A5-Day Hard Sade S-Day A5-Day A													Ш			
Rate 15-Day 30-Day 45-Day 101.385 101.385 101.225 101.385 101.385 101.235							GO∖	/ERN	IME	NTV	/A					
10.00		VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1	/5		VA 30 YR	Fixed IRF	RL
1.125 101.877 101.847 101.717 6.125 101.536 101.353 101.210 6.250 101.681 101.637 101.494 6.250 101.681 101.637 101.494 6.000 98.329 98.266 98.204 98.026 6.375 101.882 101.827 101.500 102.314 102.288 102.158 6.500 102.314 102.279 102.175 6.625 102.812 102.786 102.825 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.655 6.625 102.814 102.759 102.744 6.625 102.845 103.878 103.	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
10.2385 102.385 102.355 102.224 6.250 101.681 101.637 101.494 6.250 101.882 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.882 101.887 101.875 102.655 6.505 102.814 102.759 102.655 6.750 103.355 102.914 102.759 102.655 6.750 103.355 102.914 102.759 102.655 6.750 103.488 103.357 103.714 7.025 103.892 103.875 103.781 103.640 7.025 101.882 103.892 103.875 103.781 103.640 7.025 101.892 103.892 103.892 103.875 103.640 7.025 101.892 101.894 101.892 101.	5.000	101.385	101.355	101.225	6.000	101.055	100.851		5.750	98.347	98.284	98.122	6.000	101.055	100.851	100.598
101.812 101.786 101.655 6.375 101.882 101.827 101.722 6.250 98.296 98.233 98.071 6.500 102.334 102.279 102.175 6.525 102.812 102.786 6.625 102.814 102.759 103.271 103.141 102.928 103.056 102.915 102.774 6.675 103.135 102.994 102.854 6.875 103.056 102.915 102.774 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.640 7.125 103.921 103.781 103.843 103.935 7.125 103.921 103.781 103.843 103.851 103	5.125	101.877	101.847		6.125	101.536	101.353	101.210	5.875	98.338	98.275	98.113	11	101.536	101.333	101.080
102.314 102.288 102.158 6.500 102.334 102.279 102.175 6.625 102.812 102.786 102.655 6.625 102.814 102.759 102.655 6.575 103.297 103.271 103.141 6.750 103.357 103.377 103.371 103.438 103.357 103.217 7.125 103.921 103.781 103.640	5.250		102.355		6.250	101.681	101.637	101.494	6.000	98.329	98.266		6.250	101.674	101.470	101.217
Cos 102.812 102.786 102.655 6.625 102.814 102.759 102.655 6.750 103.135 102.994 102.854 6.750 103.271 103.141 6.750 103.357 103.357 103.357 103.357 103.357 103.271 103.498 103.357 103.272 103.498 103.357 103.273 103.498 103.357 103.273 103.498 103.357 103.274 103.498 103.357 103.275 103.921 103.781 103.640 103.498 103.357 103.275 103.921 103.781 103.640 103.498 103.357 103.275 103.921 103.781 103.640 103.64	5.375	101.812	101.786		6.375	101.882	101.827		6.125	98.307	98.244		6.375	101.882	101.827	101.722
5.750 103.297 103.271 103.141 6.750 103.135 102.994 102.854 6.875 103.056 102.915 102.774 7.000 103.498 103.357 103.217 7.125 103.921 103.781 103.640 VA 15 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 101.343 101.299 101.156 6.375 100.667 100.594 6.375 101.189 101.135 101.030 6.300 101.34 101.010 100.937 6.500 101.341 101.243 6.625 101.340 101.316 101.243 6.625 102.052 101.997 101.892 6.530 101.312 101.296 101.280 6.750 102.269 102.201 102.030 6.875 101.820 101.667 101.662 101.666 7.000 102.186 102.045 101.662 101.667 7.000 102.186 102.045 101.662 101.667 101.668 101.677 101.662 101.664 7.000 102.186 102.045 101.000 10.667 101.6662 101.664 7.000 102.186 102.045 101.000 10.667 101.6662 101.664 7.000 102.186 102.045 101.000 100.844 101.000 101.					11				6.250	98.296	98.233	98.071	11			102.175
Contact Us					11								11			102.655
Tool	5.750	103.297	103.271	103.141	11								11			102.854
VA 15 YR Fixed High Bal VA 30 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 30-Day 45-Da					11								11			102.774
VA 15 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 101.343 101.299 101.156 6.255 101.0467 100.697 100.697 100.697 100.697 100.697 100.697 100.697 100.497 100.394 6.625 102.052 101.997 101.892 101.235 101.237 101.221 101.296 101.280 6.750 102.269 102.201 102.030 101.677 101.662 101.646 7.000 102.186 102.045 101.090 102.186 102.045 101.081 101.815 101.081 101.815 101.081 101.815 101.081 101.815 101.081 101.815 101.085 101.081 101.084 101.627 101.6269 102.269 102.468 102.045 101.084 101.891 101.815 101.081 101.081 101.085 101.001 100.844 100.000 VA Loans					11											103.217
Rate 15-Day 30-Day 45-Day 6.550 100.651 100.427 100.354 6.550 101.343 101.299 101.155 10.000 101.031 100.054 100.054 6.375 101.189 101.135 101.030 101.031 101.315 101.243 6.625 102.052 101.997 101.892 101.325 101.340 101.315 101.280 6.625 102.052 101.997 101.892 101.357 101.237 101.221 101.206 6.875 101.743 101.602 101.465 101.627 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.662 101.677 101.662 101.846 101.831 101.815 7.255 102.058 102					7.125	103.921	103.781	103.640	 				7.125	103.921	103.781	103.640
6.250 101.343 101.299 101.156 6.250 97.996 97.934 97.782 6.250 101.343 101.299 101.156 6.250 97.996 97.933 97.771 6.375 101.189 101.135 101.030 6.250 97.996 97.933 97.771 6.375 101.189 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 97.996 97.933 97.771 6.375 101.189 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 97.996 97.933 97.771 6.375 101.189 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 97.996 97.933 97.771 6.375 101.189 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 97.996 97.933 97.771 6.375 101.189 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 101.341 101.299 101.135 101.030 6.250 97.996 97.993 97.771 6.375 101.189 101.135 101.030 6.250 97.996 97.993 97.771 6.250 102.269 101.243 101.299 101.135 101.030 6.250 97.996 97.993 97.771 6.250 102.269 101.243 101.299 101.135 101.030 6.250 97.996 97.993 97.771 6.250 102.269 101.243 101.299 101.135 101.030 6.250 97.996 97.993 97.771 6.250 102.269 101.243 101.299 101.135 101.030 6.250 97.996 97.993 97.771 6.250 102.269 101.243 101.299 101.135 101.030 6.250 97.996 97.993 97.771 6.250 102.269 101.243 101.299 101.135 101.030 6.250 97.996 97.993 97.771 6.250 101.343 101.299 101.135 101.030 6.250 97.996 97.993 97.771 6.250 97.996 97.993 97.771 6.250 97.996 97.993 97.771 6.250 101.143 101.299 101.135 101.299 101.135 101.030 101.299 101.135 101.030	١	/A 15 YR F	ixed High	n Bal	\	/A 30 YR F	ixed High	Bal		VA 5/	1 ARM HE	3	\	/A 30 YR F	ixed IRRR	L HB
1.875 100.691 100.667 100.594 6.375 101.189 101.135 101.030 6.500 101.034 101.010 100.937 6.500 101.682 101.627 101.522 6.625 101.340 101.315 101.296 101.280 6.625 102.052 101.997 101.892 6.625 101.320 101.296 101.280 6.675 101.286 102.045 101.997 101.662 101.646 7.000 102.186 102.045 101.997 101.831 101.815 7.125 102.609 102.468 102.327 7.375 101.085 101.001 100.844 7.250 102.708 102.537 7.375 101.085 101.001 100.844 7.250 102.500 102.500 7.250 102.708 102.500 7.250 102.788 102.708 102.537 7.375 101.085 101.001 100.844 7.250 102.609 102.468 102.327 7.250 102.708 102.500 7.250 102.500 7.250 102.5	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
10.000 101.034 101.010 100.937 6.500 101.682 101.627 101.522 101.340 101.316 101.243 6.625 102.052 101.997 101.892 6.750 101.280 6.750 102.269 102.201 102.030 6.875 101.237 101.221 101.206 6.875 101.743 101.602 101.462 101.627 101.662 101.646 7.000 102.186 102.045 101.904 7.125 102.609 102.468 102.045 101.675 101.085 101.081 101.085 101.091 100.844 101.831 101.815 7.250 102.788 102.708 102.537 7.375 101.085 101.001 100.844 101.001 100.844 101.001 100.000 VA Loans 0.250 100.660 679 0.250 100.460 100.001 10	.750	100.451	100.427	100.354	6.250	101.343	101.299	101.156	6.125	98.007	97.944	97.782	6.250	101.343	101.299	101.156
101.340 101.316 101.243 101.243 101.243 101.243 101.243 101.243 101.243 101.243 101.243 101.243 101.243 101.243 101.243 101.243 101.243 101.243 101.245 101.	.875	100.691	100.667	100.594	6.375	101.189	101.135	101.030	6.250	97.996	97.933	97.771	6.375	101.189	101.135	101.030
101.312 101.296 101.280 6.750 102.269 102.201 102.030 6.875 101.743 101.602 101.462 101.605	5.000	101.034	101.010	100.937	6.500	101.682	101.627	101.522	П				6.500	101.682	101.627	101.522
101.237 101.237 101.221 101.206 6.875 101.743 101.602 101.462 101.607 101.602 101.6062 101.6062 101.6062 101.6062 101.6062 101.6062 101.6062 101.6062 101.831 101.815 7.125 102.609 102.468 102.327 7.250 102.788 102.708 102.537 7.375 101.085 101.001 100.844 100.	.125	101.340	101.316	101.243	6.625	102.052	101.997	101.892					6.625	102.052	101.997	101.892
10.662	5.250	101.312	101.296	101.280	6.750	102.269	102.201	102.030					6.750	102.269	102.201	102.030
7.125 102.609 102.468 102.327 7.250 99.022 98.996 98.866 7.250 102.788 102.708 102.537 7.375 101.085 101.001 100.844 7.375 101.001 100.844 7.375 101.001 100.844 7.375 101.001	3.375	101.237	101.221	101.206	6.875	101.743	101.602	101.462					6.875	101.743	101.602	101.462
7.250 102.788 102.708 102.537 7.375 101.085 101.001 100.844	5.500	101.677	101.662	101.646	7.000	102.186	102.045	101.904					7.000	102.186	102.045	101.904
T.375 101.085 101.001 100.844 T.375 T.	5.625	101.846	101.831	101.815	7.125	102.609	102.468	102.327	П				7.125	102.609	102.468	102.327
VA Price Adjustments	5.750	99.022	98.996	98.866	11											102.537
COS Payee Clause Lock Desk Hours Lock De					7.375	101.085	101.001	100.844	1				7.375	101.085	101.001	100.844
CO>=740				VA Price	 Adiustmen	ts								Company of the last		0.00
Lock Desk Hours Lock Desk	ICO>=740	0						0.250								
Loss Payee Clause Losk Desk Hours United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00 om CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV, NE, NH, NM, NV, NE, NH, NM, NN, NE, NH, NM, NN, NE, NE, NH, NM, NN, NN, NN, NN, NN, NN, NN, NN, NN	ICO 680 -	739			Non-Own	er			:				-		-	4175
Loss Payee Clause United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV	ICO 660 -	679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	HVING	THOS	SE TH	AT SE	HVE
Loss Payee Clause Lock Desk Hours Contact Us Approved States United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV	ICO 640 -	659		2.000	Loan < \$50	OK (exception	only)	1.500				VA	A & VA	IRRE	LS	
United Fidelity Funding Corp ISAOA ATIMA 8:30am - 5:00pm CST 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00am CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV	ICO 620 -	639		3.000												
United Fidelity Funding Corp ISAOA ATIMA 8:30am - 5:00pm CST 1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV											45		4 %			17.7
1300 NW Briarcliff Pkwy, Suite 275 8:30am - 5:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV			•			Lo	ck Desk H	lours								
1300 NW Briarcliff Pkwy, Suite 2/5 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, NM, NV	l					8:3	0am - 5:00p	m CST			_	_	1 1			
nside Sales: (816) 457-6300 SC, IN, IX, VA, WA, WI					5	1			1				IME, MI, N			
		Kar	nsas City, M	0 64150		LOCK O	mare Office 6	.oopiii C31	l Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	



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

 Lock Expirations
 Lock Extensions

 0 Days
 7/30/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	6/30/2025 10	04	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	110.177	11.500	111.466
11.375	109.927	11.375	111.200
11.250	109.677	11.250	110.935
11.125	109.427	11.125	110.669
11.000	109.177	11.000	110.404
10.875	108.927	10.875	110.138
10.750	108.677	10.750	109.872
10.625	108.427	10.625	109.607
10.500	108.177	10.500	109.341
10.375	107.927	10.375	109.075
10.250	107.677	10.250	108.810
10.125	107.427	10.125	108.544
10.000	107.177	10.000	108.279
9.875	106.927	9.875	108.013
9.750	106.677	9.750	107.747
9.625	106.427	9.625	107.482
9.500	106.177	9.500	107.216
9.375	105.927	9.375	106.950
9.250	105.677	9.250	106.685
9.125	105.427	9.125	106.419
9.000	105.177	9.000	106.154
8.875	104.927	8.875	105.872
8.750	104.677	8.750	105.591
8.625	104.427	8.625	105.310
8.500	104.177	8.500	105.029
8.375	103.927	8.375	104.747
8.250	103.677	8.250	104.466
8.125	103.395	8.125	104.184
8.000	103.114	8.000	103.903
7.875	102.802	7.875	103.591
7.750	102.489	7.750	103.278
7.625	102.114	7.625	102.903
7.500	101.739	7.500	102.528
7.375	101.364	7.375	102.153
7.250	100.989	7.250	101.716
7.125	100.614	7.125	101.278
7.000	100.239	7.000	100.778
6.875	99.802	6.875	100.278
6.750	99.364	6.750	99.716
6.625	98.864	6.625	99.153
6.500	98.364	6.500	98.591
6.375	97.802	6.375	97.966
6.250	97.239	6.250	97.278
6.125	96.614	6.125	96.591
6.000	95.989	6.000	95.903
5.875	95.302	5.875	95.153
5.750	94.614	5.750	94.403
5.625	93.927	5.625	93.653
5.500	93.240	5.500	92.903

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

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

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

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

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

Minimum Loan Size \$150,000

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

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



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

 Lock Expirations
 Lock Extensions

 Days
 7/30/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed	
Rate	30 Day	_
6.625%	99.050	
6.750%	99.550	
6.875%	100.050	
6.990%	100.425	
7.125%	100.800	
7.250%	101.113	
7.375%	101.425	
7.500%	101.738	
7.625%	102.050	
7.750%	102.363	
7.875%	102.638	
7.990%	102.888	
8.125%	103.138	
8.250%	103.388	
8.375%	103.638	
8.500%	103.888	
8.625%	104.138	
8.750%	104.388	
8.875%	104.638	
8.990%	104.888	
9.125%	105.138	
9.250%	105.388	
9.375%	105.638	
Max Pri	ce (Owner Occ / 2Yr+ PPP)	102.000
ı	Max Price (1 Yr PPP)	100.500
M	lax Price (No Prepay)	99.500

	NO.	UN-QI
	Investor 30YR Fixed	
Rate	30 Day	
6.625%	99.025	
6.750%	99.775	
6.875%	100.275	
6.990%	100.775	
7.125%	101.150	
7.250%	101.525	
7.375%	101.875	
7.500%	102.225	
7.625%	102.575	
7.750%	102.925	
7.875%	103.275	
7.990%	103.625	
8.125%	103.938	
8.250%	104.250	
8.375%	104.563	
8.500%	104.875	
8.625%	105.125	
8.750%	105.375	
8.875%	105.625	
8.990%	105.875	
9.125%	106.125	
9.250%	106.375	
9.375%	106.625	
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 ntial NQN	-2.875	-3.750	-5.250	N/A	N/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	_	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M ITIN	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
Asset Utilization	-3.000 -0.125	-3.000 -0.125	-3.000 -0.375	-3.000 -0.375	-3.000 -0.375	N/A -0.375	N/A N/A	N/A N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.373	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.123	-0.123	-0.250	-0.300 N/A	-0.730 N/A
1099 *		-0.500	-0.730	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLP		0.300	0.500	0.750	0.730
			x/3YrPr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. ord = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, 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 linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cover payoff of further cla lity; Standaree structural Prepayr Non Own payoff of d to a structural Prepayr On the structu	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (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' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol s nortgage.com) 457-6440



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	7/30/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	111.249	110.624	109.874
9.875	110.999	110.374	109.624
9.750	110.749	110.124	109.374
9.625	110.499	109.874	109.124
9.500	110.249	109.624	108.874
9.375	109.999	109.374	108.624
9.250	109.749	109.124	108.374
9.125	109.499	108.874	108.124
9.000	109.249	108.624	107.874
8.875	108.999	108.374	107.624
8.750	108.749	108.124	107.374
8.625	108.499	107.874	107.124
8.500	108.249	107.624	106.874
8.375	107.999	107.374	106.624
8.250	107.749	107.124	106.374
8.125	107.421	106.796	106.046
8.000	107.092	106.467	105.717
7.875	106.763	106.138	105.388
7.750	106.416	105.791	105.041
7.625	106.050	105.425	104.675
7.500	105.666	105.041	104.291
7.375	105.264	104.639	103.889
7.250	104.841	104.216	103.466
7.125	104.398	103.773	103.023
7.000	103.934	103.309	102.559
6.875	103.451	102.826	102.076
6.750	102.950	102.325	101.575
6.625	102.432	101.807	101.057
6.500	101.896	101.328	100.578
6.375	101.344	100.845	100.095
6.250	100.777	100.348	99.598
6.125	100.195	99.839	99.089
6.000	99.598	99.317	98.567
5.875	98.987	98.782	98.032
5.750	98.361	98.234	97.484
5.625	97.719	97.594	96.844
5.500	97.063	96.938	96.188
5.375	96.392	96.267	95.517
5.250	95.708	95.583	94.833
5.125	95.012	94.887	94.137
5.000	94.303	94.178	93.428

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

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type 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,	1
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA	



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

 Lock Expirations

 30 Days
 7/30/2025
 2 days

 7 days
 7 days

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 6/30/2025 10:04

FIXED SECONDS

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

98.000

7.625

				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)		
m	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Ļ	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds		
101.000		
No Prepayment Penalties on Seconds		

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

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

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



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

	Lock Expirations	Lock E	xtensions
30 Days	7/30/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.635

Effective: 6/30/2025 10:04

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	7/15/2025	2 days	0.100
30 Days	7/30/2025	7 days	0.250
45 Days	8/14/2025	15 days	0.375
		30 days	0.625

Effective: 6/30/2025 10:04

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

Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

All Refer Eligible Per Automated Findings (UW Exception form required)

0.500

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

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

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