

7/3/2025 9:47

Effective:

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

	Lock Expirations	Lock Extensions			
15 Days	7/18/2025	2 days	0.100		
30 Days	8/2/2025	7 days	0.250		
45 Days	8/17/2025	15 days	0.375		
		30 days	0.625		

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

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CON	IVENTION	AL 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	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
6.125	99.718	99.682	99.645	6.000	100.237	100.135	100.057	5.750	100.793	100.734	100.689	5.875	100.708	100.678	100.548
6.250	99.983	100.042	99.971	6.125	100.722	100.620	100.542	5.875	101.144	101.115	101.041	6.000	100.958	100.929	100.799
6.375	100.550	100.510	100.449	6.250	101.172	101.069	100.991	6.000	101.399	101.370	101.240	6.125	101.243	101.214	101.084
6.500	101.073	101.023	100.972	6.375	101.590	101.488	101.410	6.125	101.676	101.647	101.517	6.250	101.389	101.360	101.230
6.625	101.561	101.511	101.460	6.500	101.196	101.090	101.019	6.250	101.969	101.909	101.851	6.375	101.782	101.753	101.623
6.750	101.635	101.674	101.594	6.625	101.616	101.510	101.439	6.375	102.261	102.201	102.143	6.500	102.025	101.996	101.866
6.875	102.125	102.079	102.009	6.750	102.003	101.897	101.826	6.500	102.453	102.424	102.293	6.625	102.292	102.263	102.132
7.000	102.581	102.527	102.466	6.875	102.366	102.260	102.189	6.625	102.727	102.697	102.567	6.750	102.467	102.438	102.308
7.125	102.944	102.887	102.828	7.000	102.973	102.760	102.653	6.750	102.882	102.823	102.772	6.875	102.855	102.826	102.696
7.250	103.139	103.232	103.019	7.125	103.392	103.179	103.073	6.875	103.293	103.264	103.133	7.000	103.050	103.020	102.890
				1								1			
CO	NV 30 YR	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	H BAL	CC	ONV 15 YR	FIXED HIG	SH BAL	CO	NV 10 YR	FIXED HIG	H BAL
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	100.560	100.510	100.459	6.500	100.602	100.560	100.510	6.250	99.493	99.464	99.334	6.250	99.088	99.059	98.929
6.625	100.978	100.921	100.863	6.625	101.028	100.978	100.921	6.375	99.895	99.866	99.735	6.375	99.387	99.358	99.228
6.750	101.274	101.217	101.158	6.750	101.324	101.274	101.217	6.500	100.085	100.056	99.926	6.500	99.678	99.649	99.519
6.875	101.628	101.571	101.512	6.875	101.678	101.628	101.571	6.625	100.290	100.261	100.131	6.625	99.947	99.918	99.787
7.000	101.975	101.918	101.859	7.000	102.029	101.975	101.918	6.750	100.262	100.233	100.103	6.750	99.857	99.828	99.698
7.125	102.285	102.222	102.157	7.125	102.359	102.285	102.222	6.875	100.660	100.631	100.501	6.875	100.154	100.124	99.994
7.250	102.625	102.540	102.454	7.250	102.705	102.625	102.540	7.000	100.813	100.783	100.653	7.000	100.396	100.367	100.237
7.375	102.766	102.681	102.595	7.375	102.846	102.766	102.681	7.125	100.952	100.923	100.793	7.125	100.616	100.587	100.457
7.500	102.983	102.897	102.811	7.500	103.063	102.983	102.897	7.250	99.044	98.926	98.792	7.250	99.044	98.926	98.792
7.625	103.181	103.096	103.010	7.625	103.261	103.181	103.096								
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	0	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
				J L											
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	ty Funding C	orp ISAOA A	TIMA	0.0	0am - 5:00p	nm CST	Em	ail: locks@	uffmortga _{	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY, LA
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (816) 457-6	5440	ME, MI, N	1N, MO, NC, I	NE, NH, NM	NV, OK, OF
	Kar	nsas City, M	0 64150		LOCK OF		.55pm C51	Ir	side Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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						Con	form	ning	LLPA	\S					
	Purch	nase Mon	ey Loans	– LLPA	by Credit	Score/L	TV Ratio			Cash-out	Refinance	Loans – Ratio	-	Credit Sco	ore/LTV
					TV Rang								LTV Rang		
Credit Score	201		cable for							Credit Score				or all loans	
≥ = 780	> 0%	> 30%	>60% 0.000%	>70%	>75%	> 80%	> 85%	> 90%	>95%	≥ = 780	<u>>0%</u> 0.375%	> 30%	>60% 0.625%	> 70% 0.875%	> 75% 1.375%
760 – 779			0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759			0.125%							740 – 759	0.375%	-	1.000%	1.625%	2.375%
720 – 739			0.250%							720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719 680 – 699			0.375%							700 – 719 680 – 699	0.375% 0.375%		1.625% 2.000%	2.625% 2.875%	3.250% 3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659			1.125%							640 - 659		1.375%		4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639		1.375%		4.875%	5.125%
Add	itional LL	PAs by L	.oan Attri	bute App	licable to	Purcha	se Money	Loans		Additional L	LPAS by L	oan Attrı. Refinano		licable to C	asn-out
Loop Footure				L	TV Rang	е				Loon Footure			LTV Rang	je	
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 Second home			1.625% 1.625%							Second home Manufactured	1.125% 0.500%		1.625% 0.500%	2.125% 0.500%	3.375% 0.500%
Manufactured										Two- to four-					
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio						edit Scor	e/LTV Ra	tio		All LLPA	s will be v	waived fo	or the fo	llowing lo	ans
	Limited	Cash-ou	t Refinan		PA by Cr .TV Rang		e/LTV Ra	tio		All LLPA		waived f omeReady	_	llowing lo	ans
Credit Score	Limited		t Refinan	L	TV Rang	е				Loans to first-tir	Homebu	meReady yers with	[®] loans qualifying	income ≤10	00% area
	<u>>0%</u>	Applio	cable for	L all loans >70%	.TV Rang with tern >75%	e ns greate >80%	r than 15	years >90%	>95%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780	<u>>0%</u> 0.000%	Applic >30% 0.000%	>60% 0.000%	L all loans >70% 0.125%	.TV Rang with tern >75% 0.500%	ens greate >80% 0.625%	>85% 0.500%	years >90% 0.375%	0.375%	Loans to first-tir	Homebu	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 – 779	>0% 0.000% 0.000%	Applic >30% 0.000% 0.000%	>60% 0.000% 0.125%	L all loans >70% 0.125% 0.375%	TV Rang with tern >75% 0.500% 0.875%	ens greate >80% 0.625% 1.000%	>85% 0.500% 0.750%	years >90% 0.375% 0.625%	0.375% 0.625%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 – 779 740 – 759	>0% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	L all loans >70% 0.125% 0.375% 0.750%	TV Rang with tern >75% 0.500% 0.875% 1.125%	ens greate >80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	years >90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 – 779 740 – 759 720 – 739	>0% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500%	Lall loans >70% 0.125% 0.375% 0.750% 1.000%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625%	ens greate >80% 0.625% 1.000% 1.375% 1.750%	>85% 0.500% 0.750% 1.125% 1.500%	years >90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	>0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250%	75% 0.500% 0.875% 1.125% 1.625% 1.875%	ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125%	** than 15 ** >85% 0.500% 0.750% 1.125% 1.500% 1.750%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250% 1.625%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	>0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	e >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	** than 15 *** >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	**Applid** ->30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125%	TV Rang with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	e se	**Than 15** >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li	e se	**Than 15** >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Litt Rang	e s greate s 80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.375% 3.875% mited Cae	**Than 15** >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applii >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loa	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% Le Application	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.8075% 3.500% able to Li TV Rang	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	**Than 15** >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% **Sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% efinance	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% >95%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% e Applic	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Litt Rang	e s greate s 80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.375% 3.875% mited Cae	**Than 15** >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% **Sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% efinance:	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% >95%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applie >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 2.500% te Applic >70% 0.000%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000%	e	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance >90%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applii >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000%	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% E Applic >70% 0.000% 0.125%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L. TV Rang >75% 0.000%	e	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applii >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% 0.375% 0.000% 0.000% 1.125%	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.625% 1.875% 2.125% 0.000% 0.125% 2.125%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.875% 2.875% able to Li TV Rang >75% 0.000% 0.750%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.3000% 3.375% mited Cate >80% 0.000% 4.125%	**Than 15 **>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.375% 3.625% 3.625% 0.000% 0.750% 4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 0.750% 4.125%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125%	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% 6 Applic >70% 0.000% 0.125% 2.125% 2.125%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.3000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	**Than 15 **>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% **sh-out R** **>85% 0.000% 4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additto Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.025% 0.255% 0.375% s by Loa >30% 0.000% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000% 1.625% 1.625%	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750% 3.375% 0.500%	e	**Than 15 **>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 3.625% **Sh-out R** **85% 0.000% 4.125% 4.125% 0.500%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance >90% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% >95% 0.250% 4.125% 0.500%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 0.500% 0.500%	cable for	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500% 0.375%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% 0.750% 0.750% 3.375% 0.500% 0.625%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 0.000% 0.750% 4.125% 0.500% 0.625%	**Than 15** > **85%* 0.500%* 0.750%* 1.125%* 1.500%* 2.125%* 2.375%* 2.875%* 3.625%* **Sh-out R** > **85%* 0.000%* 0.750%* 4.125%* 0.500%* 0.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% 0.750% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.750% 4.125% 0.500% 0.625%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Manufactured home Two- to four-unit property High-balance	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.000% 0.500%	Applie >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 0.500% 0.500% 0.500%	200 200	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% e Applic >70% 0.000% 0.125% 2.125% 0.500% 0.375% 0.750%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500% 1.000%	e s greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 1.000% 1.000%	**Than 15 > **85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% **sh-out R** > **85% 0.000% 4.125% 4.125% 0.500% 0.625% 1.000%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% 0.750% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	Loans to first-tir	Homebuncome (AM	meReady yers with II) or 120%	[®] loans qualifying 6 AMI in h	income ≤10	00% area

financing



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

 Lock Expirations
 Lock Extensions

 15 Days
 7/18/2025
 2 days
 0.100

 30 Days
 8/2/2025
 7 days
 0.250

 45 Days
 8/17/2025
 15 days
 0.375

 30 days
 0.625

Effective: 7/3/2025 9:47

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	2:	7/3/2025 9:	:47						000	/W.UFFEAG	LE.COIVI				
			GOVI	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA!	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
5.000	100.852	100.649	100.493	5.875	100.613	100.584	100.502	5.375	97.370	97.307	97.145	FICO 740	- 779		0.000
.125	101.334	101.188	101.045	6.000	101.146	101.117	100.987	5.500	97.761	97.730	97.699	FICO 680	- 739		0.125
.250	101.555	101.515	101.372	6.125	101.674	101.645	101.514	5.625	98.307	98.276	98.245	FICO 660			0.250
.375	101.868	101.805	101.693	6.250	102.192	102.163	102.033	5.750	97.924	97.892	97.861	FICO 640	- 659		0.500
5.500	102.317	102.254	102.142	6.375	101.684	101.655	101.525	5.875	98.492	98.461	98.429	FICO 620	- 639		1.500
.625	102.801	102.739	102.626	6.500	102.197	102.168	102.037	6.000	99.030	98.999	98.968				
5.750	103.032	102.922	102.813	6.625	102.705	102.675	102.545	6.125	99.508	99.477	99.446	Non-Own	er		0.500
5.875	102.938	102.829	102.719	6.750	103.204	103.174	103.044	6.250	97.774	97.711	97.549	Loan Amo	ount \$50K < \$10	OOK	0.500
7.000	103.431	103.322	103.213	ll								Loan < \$5	OK (exception o	nly)	1.500
7.125	103.831	103.721	103.612	ļ <u> </u>								-	reamline Loans		0.250
-			- 1	<u> </u>	14.45.VB		- 1			UNIO 00 1/			efinance Loans		0.125
	HA 30 YR I				HA 15 YR I				RAL HOUS				USDA - Price	e Adjustme	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78			0.000
.250	101.218	101.178	101.035	6.250	97.917	97.888	97.758	6.250	101.805	101.765	101.622	FICO 740			0.000
.375	101.175	101.113	101.000	6.375	98.074	98.030	97.956	6.375	101.456	101.398	101.241	FICO 700			0.125
.500	101.664	101.602	101.489	6.500	98.361	98.317	98.243	6.500	102.058	102.000	101.843	FICO 680			0.250
.625	102.039	101.976	101.864	6.625	98.583	98.539	98.466	6.625	102.593	102.535	102.378	FICO 660			0.375
.750	102.085	102.027	101.870	6.750	98.929	98.899	98.769	6.750	103.110	103.052	102.895	FICO 640			0.875
.875	101.625	101.516	101.407	6.875	98.804	98.760	98.693	6.875	102.331	102.252	102.081	FICO 620			1.500
.000	102.119	102.009	101.900	7.000	98.964	98.920	98.854	7.000	102.897	102.818	102.647	CA Proper			0.150
7.125	102.518	102.409	102.299	7.125	99.153	99.109	99.043	7.125	103.445	103.367	103.196	I	50K (exception)		1.500
7.250	102.352	102.274	102.103	7.250	99.044	98.926	98.792	7.250	103.897	103.819	103.648		inance Loans		0.125
7.375	100.963	100.896	100.739	! ├──				7.375	102.819	102.752	102.595	*Other St	. Adjustments n	nay apply	
				<u> </u>								Ш			
						GOV	ERN	ME	$NT\ V$	Ά					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1,	/5		VA 30 YR	Fixed IRR	RL
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	101.146	101.117	100.987	6.000	100.852	100.649	100.493	5.750	97.816	97.753	97.591	6.000	100.852	100.649	100.396
5.125	101.674	101.645	101.514	6.125	101.334	101.188	101.045	5.875	97.806	97.743	97.581	6.125	101.334	101.131	100.877
5.250	102.192	102.163	102.033	6.250	101.555	101.515	101.372	6.000	97.796	97.733	97.571	6.250	101.475	101.272	101.019
5.375	101.684	101.655	101.525	6.375	101.868	101.805	101.693	6.125	97.786	97.723	97.561	6.375	101.868	101.805	101.693
5.500	102.197	102.168	102.037	6.500	102.317	102.254	102.142	6.250	97.774	97.711	97.549	6.500	102.317	102.254	102.142
.625	102.705	102.675	102.545	6.625	102.801	102.739	102.626					6.625	102.801	102.739	102.626
5.750	103.204	103.174	103.044	6.750	103.032	102.922	102.813					6.750	103.032	102.922	102.813
				6.875	102.938	102.829	102.719					6.875	102.938	102.829	102.719
				7.000	103.431	103.322	103.213					7.000	103.431	103.322	103.213
				7.125	103.831	103.721	103.612					7.125	103.831	103.721	103.612
1	/A 15 YR F	ixed High	Bal	V	/A 30 YR F	ixed High	Bal		VA 5/:	L ARM HE	}	١	/A 30 YR Fi	xed IRRR	. HB
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	45 D	20 0					45-Day
.750	100 202	100.340	100 200					l I	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	
	100.363	100.540	100.266	6.250	101.218	101.178	101.035	6.125	97.486	97.423	45-Day 97.261	Rate 6.250	15-Day 101.218	30-Day 101.178	101.035
	100.598	100.575	100.502	6.375	101.218 101.175	101.113	101.000	6.125 6.250	•	•	•	11	•	•	
				11		101.113 101.602	101.000 101.489	11	97.486	97.423	97.261	6.250	101.218	101.178	101.000 101.489
.000	100.598 100.936 101.234	100.575 100.913 101.211	100.502 100.839 101.137	6.375 6.500 6.625	101.175 101.664 102.039	101.113 101.602 101.976	101.000 101.489 101.864	11	97.486	97.423	97.261	6.250 6.375 6.500 6.625	101.218 101.175 101.664 102.039	101.178 101.113 101.602 101.976	101.000 101.489 101.864
i.000 i.125 i.250	100.598 100.936 101.234 101.207	100.575 100.913 101.211 101.192	100.502 100.839 101.137 101.176	6.375 6.500 6.625 6.750	101.175 101.664 102.039 102.085	101.113 101.602 101.976 102.027	101.000 101.489 101.864 101.870	11	97.486	97.423	97.261	6.250 6.375 6.500 6.625 6.750	101.218 101.175 101.664 102.039 102.085	101.178 101.113 101.602 101.976 102.027	101.000 101.489 101.864 101.870
5.000 5.125 5.250 5.375	100.598 100.936 101.234 101.207 101.128	100.575 100.913 101.211 101.192 101.112	100.502 100.839 101.137 101.176 101.097	6.375 6.500 6.625 6.750 6.875	101.175 101.664 102.039 102.085 101.625	101.113 101.602 101.976 102.027 101.516	101.000 101.489 101.864 101.870 101.407	11	97.486	97.423	97.261	6.250 6.375 6.500 6.625 6.750 6.875	101.218 101.175 101.664 102.039 102.085 101.625	101.178 101.113 101.602 101.976 102.027 101.516	101.000 101.489 101.864 101.870 101.407
5.875 5.000 5.125 5.250 5.375 5.500	100.598 100.936 101.234 101.207 101.128 101.563	100.575 100.913 101.211 101.192 101.112 101.547	100.502 100.839 101.137 101.176 101.097 101.532	6.375 6.500 6.625 6.750 6.875 7.000	101.175 101.664 102.039 102.085 101.625 102.119	101.113 101.602 101.976 102.027 101.516 102.009	101.000 101.489 101.864 101.870 101.407 101.900	11	97.486	97.423	97.261	6.250 6.375 6.500 6.625 6.750 6.875 7.000	101.218 101.175 101.664 102.039 102.085 101.625 102.119	101.178 101.113 101.602 101.976 102.027 101.516 102.009	101.489 101.864 101.870 101.407 101.900
5.000 5.125 5.250 5.375 5.500 5.625	100.598 100.936 101.234 101.207 101.128 101.563 101.728	100.575 100.913 101.211 101.192 101.112 101.547 101.712	100.502 100.839 101.137 101.176 101.097 101.532 101.697	6.375 6.500 6.625 6.750 6.875 7.000 7.125	101.175 101.664 102.039 102.085 101.625 102.119 102.518	101.113 101.602 101.976 102.027 101.516 102.009 102.409	101.000 101.489 101.864 101.870 101.407 101.900 102.299	11	97.486	97.423	97.261	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409	101.000 101.489 101.864 101.870 101.407 101.900 102.299
i.000 i.125 i.250 i.375 i.500 i.625	100.598 100.936 101.234 101.207 101.128 101.563	100.575 100.913 101.211 101.192 101.112 101.547	100.502 100.839 101.137 101.176 101.097 101.532	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103	11	97.486	97.423	97.261	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103
.000 .125 .250 .375 .500	100.598 100.936 101.234 101.207 101.128 101.563 101.728	100.575 100.913 101.211 101.192 101.112 101.547 101.712	100.502 100.839 101.137 101.176 101.097 101.532 101.697	6.375 6.500 6.625 6.750 6.875 7.000 7.125	101.175 101.664 102.039 102.085 101.625 102.119 102.518	101.113 101.602 101.976 102.027 101.516 102.009 102.409	101.000 101.489 101.864 101.870 101.407 101.900 102.299	11	97.486	97.423	97.261	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103
i.000 i.125 i.250 i.375 i.500 i.625	100.598 100.936 101.234 101.207 101.128 101.563 101.728	100.575 100.913 101.211 101.192 101.112 101.547 101.712	100.502 100.839 101.137 101.176 101.097 101.532 101.697 98.769	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103	11	97.486	97.423	97.261	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103
6.000 6.125 6.250 6.375 6.500 6.625 6.750	100.598 100.936 101.234 101.207 101.128 101.563 101.728 98.929	100.575 100.913 101.211 101.192 101.112 101.547 101.712	100.502 100.839 101.137 101.176 101.097 101.532 101.697 98.769	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103	11	97.486	97.423	97.261	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103
5.000 5.125 5.250 5.375 5.500 6.625 5.750	100.598 100.936 101.234 101.207 101.128 101.563 101.728 98.929	100.575 100.913 101.211 101.192 101.112 101.547 101.712	100.502 100.839 101.137 101.176 101.097 101.532 101.697 98.769	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739	11	97.486	97.423 97.411	97.261 97.249	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739
5.000 5.125 5.250 5.375	100.598 100.936 101.234 101.207 101.128 101.563 101.728 98.929	100.575 100.913 101.211 101.192 101.112 101.547 101.712	100.502 100.839 101.137 101.176 101.097 101.532 101.697 98.769 VA Price A	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739	11	97.486	97.423 97.411	97.261 97.249	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739
6.000 6.125 6.250 6.375 6.500 6.625 6.750 ICO>=740 ICO 680 -	100.598 100.936 101.234 101.207 101.128 101.563 101.728 98.929	100.575 100.913 101.211 101.192 101.112 101.547 101.712	100.502 100.839 101.137 101.176 101.097 101.532 101.697 98.769 VA Price A	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739	11	97.486	97.423 97.411	97.261 97.249	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739
6.000 6.125 6.250 6.375 6.500 6.625 6.750 ICO>=740 ICO 680 - ICO 660 - ICO 640 -	100.598 100.936 101.234 101.207 101.128 101.563 101.728 98.929	100.575 100.913 101.211 101.192 101.112 101.547 101.712	100.502 100.839 101.137 101.176 101.097 101.532 101.697 98.769 VA Price & 0.000 0.125 0.250	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739	11	97.486	97.423 97.411	97.261 97.249	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739
.000 .125 .250 .375 .500 .625 .750 CO>=740 CO 680 - CO 660 -	100.598 100.936 101.234 101.207 101.128 101.563 101.728 98.929	100.575 100.913 101.211 101.192 101.112 101.547 101.712	100.502 100.839 101.137 101.176 101.097 101.532 101.697 98.769 VA Price A 0.000 0.125 0.250 2.000	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739	11	97.486	97.423 97.411	97.261 97.249	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739
.000 .125 .250 .375 .500 .625 .750 CO>=740 CO 680 - CO 660 -	100.598 100.936 101.234 101.207 101.128 101.563 101.728 98.929	100.575 100.913 101.211 101.192 101.112 101.547 101.712	100.502 100.839 101.137 101.176 101.097 101.697 98.769 VA Price A 0.000 0.125 0.250 0.250 0.200	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963 ts	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739 0.250 0.500 0.500 1.500	11	97.486	97.423 97.411	97.261 97.249	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739
5.000 5.125 5.250 5.375 5.500 6.625 6.750 ICO = 740 ICO 680 - ICO 640 - ICO 620 - ICO 620 - ICO 620	100.598 100.936 101.234 101.207 101.128 101.563 101.728 98.929	100.575 100.913 101.211 101.192 101.112 101.547 101.712 98.899	100.502 100.839 101.137 101.176 101.097 101.697 98.769 VA Price A 0.000 0.125 0.250 0.250 0.200	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963 ts	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739 0.250 0.500 1.500	6.250	97.486	97.423 97.411	97.261 97.249	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739
6.000 6.125 6.250 6.375 6.500 6.625 6.750 ICO>=740 ICO 680 - ICO 640 - ICO 620 -	100.598 100.936 101.234 101.207 101.128 101.563 101.728 98.929	100.575 100.913 101.211 101.192 101.112 101.547 101.712 98.899	100.502 100.839 101.137 101.176 101.097 101.532 101.697 98.769 VA Price A 0.000 0.125 0.250 2.000 3.000	6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963 ts er unt \$50K < \$10 0K (exception	101.113 101.602 101.976 102.027 101.516 102.009 102.409 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739 0.250 0.500 1.500	6.250	97.486 97.474	97.423 97.411 SEI	97.261 97.249	6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	101.218 101.175 101.664 102.039 102.085 101.625 102.119 102.518 102.352 100.963	101.178 101.113 101.602 101.976 102.027 101.516 102.009 102.274 100.896	101.000 101.489 101.864 101.870 101.407 101.900 102.299 102.103 100.739



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

 Lock Expirations
 Lock Extensions

 0 Days
 8/2/2025
 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:	7/3/2025 9:4	17	
			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

1 yr PPP	2-4 PPP	5 yr PPP
103.000	103.000	103.000
99.500	99.500	99.500
Full Doc	Alt Doc	Inv W/PPP
-		
5.500		92.903
5.625		93.653
5.750		94.403
5.875		95.153
6.000		95.903
	5.875 5.750 5.625 5.500 Full Doc 99.500 103.000	5.875 5.750 5.625 5.500 Full Doc Alt Doc 99.500 99.500 103.000 103.000

99.500

103.500

99.500

104.000

99.500

104.500

99.500

103.000

Min Price

5.625 5.500

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

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

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

Minimum Loan Size \$150,000

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

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



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

 Lock Expirations
 Lock Extensions

 0 Days
 8/2/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625
 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
r	Max Price (1 Yr PPP)	100.500
M	lax Price (No Prepay)	99.500

	141	<u>JIV-Q</u>
	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

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

			ice Adjustm					
		Reside	ntial NQN		s			
			Full Doo					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250 -1.750	-0.500 -2.000	-1.250 -2.750	-2.125	-3.125	-6.250	N/A
660	-1.625		atement		-3.500	-5.000	N/A	N/A
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
			ntial NQN					
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M Loan Amt > \$2.0M	0.000 -0.125	0.000 -0.125	0.000 -0.250	0.000 -0.375	0.000 -0.500	0.000 -0.500	N/A N/A	N/A N/A
· · · · · · · · · · · · · · · · · · ·	-1.000	-0.125	-0.250	-1.250	-0.500 N/A		_	N/A
Loan Amt > \$3.0M ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A N/A	N/A N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLF		0.300	0.500	0.750	0.730
	DSC	R ≥ 1.00	x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	I

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, 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 = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgago rity. urd = % of amo	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District Control C	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
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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 ind = Cocupied inly -4 Units, Conc r Fixed ixed 10 Yr I/6 cross Rents / r rom 1007 or I from Average ix LTV 70% or Units): Max 1 iverty Taxes ar thout a 12 mr ted financing; ird = % 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

 10 Days
 8/2/2025
 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
B	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Refinance	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	
		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,	l
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA	L



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

Lock Expiration 30 Days 8/2/2025

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

Effective: 7/3/2025 9:47

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.625	112.750	13.375	111.75
12.500	112.500	13.250	111.62
12.375	112.250	13.125	111.50
12.250	112.000	13.000	111.37
12.125	111.750	12.875	111.25
12.000	111.500	12.750	111.12
11.875	111.250	12.625	110.87
11.750	111.000	12.500	110.62
11.625	110.750	12.375	110.37
11.500	110.500	12.250	110.12
11.375	110.250	12.125	109.87
11.250	110.000	12.000	109.62
11.125	109.750	11.875	109.37
11.000	109.500	11.750	109.12
10.875	109.250	11.625	108.87
10.750	109.000	11.500	108.62
10.625	108.750	11.375	108.37
10.500	108.500	11.250	108.12
10.375	108.250	11.125	107.87
10.250	108.000	11.000	107.62
10.125	107.625	10.875	107.37
10.000	107.250	10.750	107.12
9.875	106.875	10.625	106.87
9.750	106.500	10.500	106.62
9.625	106.125	10.375	106.37
9.500	105.750	10.250	106.12
9.375	105.375	10.125	105.75
9.250	105.000	10.000	105.37
9.125	104.625	9.875	105.00
9.000	104.250	9.750	104.62
8.875	103.875	9.625	104.25
8.750	103.500	9.500	103.87
8.625	103.000	9.375	103.50
8.500	102.500	9.250	103.00
8.375	102.000	9.125	102.50
8.250	101.500	9.000	102.00
8.125	101.000	8.875	101.50
8.000	100.250	8.750	100.75
7.875	99.500	8.625	100.00
7.750	98.750	8.500	99.250
7.625	98.000	'	

		RESIDENTIAL PRICE ADJUSTERS								
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	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)		
•	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 Extensions

 30 Days
 8/2/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 7/3/2025 9:47

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	100.427 100.356				
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	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	7/18/2025	2 days	0.100
30 Days	8/2/2025	7 days	0.250
45 Days	8/17/2025	15 days	0.375
		30 days	0.625

Effective: 7/3/2025 9:47 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