

9/5/2025 10:39

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/20/2025	2 days	0.100
30 Days	10/5/2025	7 days	0.250
30 Days 45 Days	10/20/2025	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

CO	N I N J		ITI	$\cap$	NΙ	ΛΙ	
CU	IN V	ΈΝ	ITI	UI	N	ΑI	

NTIONAL 15 YR Day 30-Day835 101.806350 102.322566 102.538854 102.826904 102.875409 103.381652 103.624	<b>FIXED 45-Day</b> 101.671 102.186 102.402 102.690 102.735	Rate 5.875 6.000 6.125	<b>15-Day</b> 101.888 102.097	30-Day 101.859 102.069	<b>FIXED 45-Day</b> 101.724 101.933		
.835 101.806 .3350 102.322 .566 102.538 .854 102.826 .904 102.875	101.671 102.186 102.402 102.690	5.875 6.000	101.888 102.097	101.859	101.724		
2.350     102.322       2.566     102.538       2.854     102.826       2.904     102.875       3.409     103.381	102.186 102.402 102.690	6.000	102.097				
2.566 102.538 2.854 102.826 2.904 102.875 3.409 103.381	102.402 102.690			102.069	101 022		
2.854 102.826 2.904 102.875 3.409 103.381	102.690	6.125			101.933		
2.904 102.875 3.409 103.381			102.296	102.268	102.132		
3.409 103.381	102.735	6.250	102.549	102.520	102.380		
		6.375	102.943	102.915	102.775		
8 652 103 624	103.241	6.500	103.148	103.119	102.979		
7.032 103.024	103.484	6.625	103.364	103.335	103.195		
3.932 103.903	103.763	6.750	103.534	103.506	103.366		
3.885 103.857	103.717	6.875	103.888	103.860	103.720		
1.351 104.323	104.183	7.000	104.053	104.024	103.884		
E VD EIVED LIIG	LLDAL	60	NV 40 VD	EIVED IIIG	LLDAL		
					H BAL 45-Day		
•	•		•	•	100.134		
					100.134		
					100.437		
					100.906		
					100.810		
					101.078		
					101.267		
					101.426		
865 99.748	99.635	7.250	99.865	99.748	99.635		
					-		
SOFR 10/6 ARMS				Misc Price Adjustments			
		No Impour	nds (Non-CA)		0.250		
					0.150		
					2.125		
				0	3.375		
			er, LTV > 80		4.125		
Current Program Da	ita				1.000		
					0.750		
					0.500		
					0.500		
		Loan < \$50	)K (exception o	only)	1.500		
Contact Us			Approv	ed States			
	e.com	AR, AZ, CA			I, KS, KY. L		
, ,		,					
	5 YR FIXED HIG Day 30-Day 100,700 101,112 101,288 101,507 101,288 101,507 101,372 101,378 101,749 101,868 1041 102,013 105 109,748 101,749 101,865 101,507 101,868 1041 102,013 105 109,748 101,749 101,865 101,749 101,865 101,749 101,865 101,749 101,865 101,749 101,865 101,749 101,865 101,749 101,865 101,749 101,865 10	5 YR FIXED HIGH BAL  Day 30-Day 45-Day  .729 100.700 100.560  .140 101.112 100.972  .317 101.288 101.148  .536 101.507 101.367  .400 101.372 101.232  .778 101.749 101.609  .897 101.868 101.728  .041 102.013 101.873  .865 99.748 99.635  DFR 10/6 ARMS  Current Program Data  Contact Us  cks@uffmortgage.com  esk: (816) 457-6440  ales: (816) 457-6300	Toology	Total Content   Total Content	Toda   Toda		



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		30 days	0.625

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Effective:	9	/5/2025 10:	39							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
	Conforming LLPA  Purchase Money Loans – LLPA by Credit Score/LTV Ratio										Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase won	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang with tern		r than 15	voare		Credit Score			LTV Rang	ge for all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ = 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779	0.000%				0.625%					760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739					0.875% 1.250%					740 – 759 720 – 739	0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719					1.375%					700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699					1.750%				1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679 640 - 659					1.875% 2.250%					660 – 679	0.375%		2.750% 3.125%	4.000%	4.750% 5.125%
≤ 639					2.750%					640 - 659 ≤ 639	0.375%		3.375%	4.625% 4.875%	5.125%
	litional LL									Additional L	LPAs by L				
7100	itional 22	7.0 5, 5	oun ruu.				00 11.01.0	Louno				Refinan			
Loan Feature	> 00/	. 000/	. 000/		TV Rang		. 050/	. 000/	. 0 = 0/	Loan Feature	. 00/		LTV Rang		. ==0/
Adjustable-rate	>0%	>30%	>60%	> <b>70%</b>	<b>&gt;75%</b> 0.000%	>80%	>85%	> <b>90%</b>	> <b>95%</b>	Condo	> <b>0%</b> 0.000%	>30%	<b>&gt;60%</b> 0.125%	<b>&gt;70%</b> 0.125%	> <b>75%</b> 0.750%
Condo					0.750%					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%		0.875%				1.875%	1.875%						
Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio  LTV Range									All LLPA			_	llowing lo	ans	
Credit Score		Annli	rable for		with tern		r than 15	voare		Loans to first-tir		meReady		incomo <1	000/ 2722
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%					igh-cost are	
≥ = 780	0.000%				0.500%				0.375%		ns meeting	<u> </u>			
760 – 779	0.000%	0.000%		_	0.875%		0.750%	_	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%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1					
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%	1					
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%	1					
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%	1					
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	S						
Loan Feature	>0%	>30%	>60%	>70%	.TV Rang >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%		0.000%		0.000%	0.250%	0.250%	1					
mortgage Condo		0.000%						0.750%							
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%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
	_	_								1					
High-balance ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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Effectiv	e:	9/5/2025 10								VW.UFFEAG	ILE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	5557000	006
	FHA 30	YR Fixed			FHA 1	5 YR Fixed			FHA.	5/1 ARM			FHA - Price	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	101.953	101.831	101.655	5.875	101.550	101.521	101.387	5.375	100.163	100.100	99.938	FICO 740			0.000
5.125	102.388	102.312	102.137	6.000	102.074	102.046	101.906	5.500	100.155	100.092	99.930	FICO 680			0.125
5.250	102.721	102.645	102.470 102.563	6.125	102.586	102.558 103.060	102.418 102.921	5.625	100.145	100.082 100.691	99.920 100.529	FICO 660 FICO 640			0.250
6.375 6.500	102.646 103.125	102.630 103.108	102.563	6.250	103.089 102.521	102.493	102.921	5.750 5.875	100.754 100.744	100.691	100.529	FICO 620			0.500
6.625	103.125	103.108	103.042	6.500	102.521	102.493	102.353	6.000	100.744	100.681	100.519	FICO 620	- 039		1.500
6.750	103.570	103.501	103.480	6.625	103.527	103.499	103.359	6.125	100.733	100.657	100.495	Non-Owr	or		0.500
6.875	103.223	103.190	103.156	6.750	104.018	103.990	103.850	6.250	100.725	100.642	100.480		ount \$50K < \$1	100K	0.500
7.000	103.757	103.723	103.690	110.750	101.010	105.550	105.050	0.250	100.705	100.012	100.100	1	OK (exception		1.500
7.125	104.166	104.132	104.099									11	treamline Loan		0.250
				11				1					efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	FI	HA 15 YR	Fixed Hig	h Bal	RL	IRAL HOUS	SING 30 Y	R Fixed	Ϊ	USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.250	101.946	101.870	101.695	6.250	98.882	98.846	98.804	6.250	103.021	102.945	102.770	FICO 740	- 779		0.000
6.375	101.954	101.937	101.870	6.375	99.121	99.085	99.042	6.375	102.266	102.206	102.045	FICO 700	- 739		0.125
6.500	102.473	102.456	102.389	6.500	99.425	99.389	99.346	6.500	102.849	102.789	102.628	FICO 680	- 699		0.250
6.625	102.807	102.790	102.724	6.625	99.641	99.605	99.563	6.625	103.365	103.304	103.144	FICO 660			0.375
6.750	102.724	102.663	102.503	6.750	99.743	99.715	99.582	6.750	103.861	103.801	103.640	FICO 640			0.875
6.875	101.911	101.877	101.844	6.875	99.856	99.820	99.777	6.875	102.833	102.742	102.551	FICO 620	- 639		1.500
7.000	102.444	102.411	102.377	7.000	100.005	99.969	99.926	7.000	103.381	103.290	103.099	CA Prope			0.150
7.125	102.853	102.820	102.786	7.125	100.150	100.114	100.072	7.125	103.911	103.820	103.630	11	50K (exception	)	1.500
7.250	102.678	102.587	102.396	7.250	99.865	99.748	99.635	7.250	104.348	104.257	104.066		finance Loans		0.125
7.375	101.093	101.032	100.872	<b> </b>				7.375	103.168	103.107	102.947	*Other St	t. Adjustments	may apply	
									— :			Ш			
						GO\	/ERN	IME	NTV	/A					
		YR Fixed				YR Fixed			•	ARM 1/1	•			Fixed IRF	
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
6.000	102.074	102.046	101.906	6.000	101.953	101.831	101.655	5.750	100.754	100.691	100.529	6.000	101.953	101.735	101.468
6.125	102.586	102.558	102.418	6.125	102.388	102.312	102.137	5.875 6.000	100.744	100.681	100.519	6.125	102.294	102.077	101.809
6.250 6.375	103.089 102.521	103.060 102.493	102.921 102.353	6.250 6.375	102.721 102.646	102.645 102.630	102.470 102.563	6.125	100.733 100.720	100.670 100.657	100.508 100.495	6.250 6.375	102.386 102.646	102.168 102.630	101.900 102.563
6.500	102.321	102.493	102.333	6.500	103.125	103.108	102.303	6.250	100.720	100.637	100.493	6.500	103.125	103.108	102.303
6.625	103.527	103.499	103.359	6.625	103.123	103.553	103.486	0.230	100.703	100.042	100.480	6.625	103.570	103.553	103.486
6.750	104.018	103.990	103.850	6.750	103.561	103.501	103.340					6.750	103.367	103.334	103.300
				6.875	103.223	103.190	103.156					6.875	103.223	103.190	103.156
				7.000	103.757	103.723	103.690					7.000	103.757	103.723	103.690
				7.125	104.166	104.132	104.099					7.125	104.166	104.132	104.099
	/A 45 VD 5				/A 00 VD					4 400444			44 00 VD 5		
Rate	VA 15 YR F 15-Day	30-Day	45-Day	Rate	/A 30 YR F 15-Day	-ixed Filgr 30-Day	45-Day	Rate	VA 5/. 15-Day	1 ARM HE 30-Day	45-Day	Rate	VA 30 YR F 15-Day	30-Day	L HB 45-Day
5.750	101.219	101.210	101.152	6.250	101.946	101.870	101.695	6.125	100.720	100.657	100.495	6.250	101.946	101.870	101.695
5.875	101.454	101.445	101.387	6.375	101.954	101.937	101.870	6.250	100.705	100.642	100.480	6.375	101.954	101.937	101.870
6.000	101.792	101.783	101.725	6.500	102.473	102.456	102.389	П				6.500	102.473	102.456	102.389
6.125	102.089	102.081	102.023	6.625	102.807	102.790	102.724	П				6.625	102.807	102.790	102.724
6.250	102.026	102.051	102.076	6.750	102.724	102.663	102.503	П				6.750	102.724	102.663	102.503
6.375	101.946	101.971	101.997	6.875	101.911	101.877	101.844	П				6.875	101.911	101.877	101.844
6.500	102.382	102.407	102.432	7.000	102.444	102.411	102.377	П				7.000	102.444	102.411	102.377
6.625	102.546	102.571	102.597	7.125	102.853	102.820	102.786	П				7.125	102.853	102.820	102.786
6.750	99.743	99.715	99.575	7.250	102.678	102.587	102.396	П				7.250	102.678	102.587	102.396
				7.375	101.093	101.032	100.872	<b>↓</b>				7.375	101.093	101.032	100.872
			VA Price		ts				Sin .				-	1.16	6.375
FICO>=74	0		0.000	VA Loans			0.250								
FICO 680	- 739		0.125	Non-Owne	er		0.500	11/2							4175
FICO 660	- 679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	RVING				HVE
FICO 640	- 659		2.000	Loan < \$50	OK (exception	only)	1.500				VA	& VA	\ IRRF	ILS	
FICO 620	- 639		3.000												
		cc Dayoe	Clause			ok Dook-l	lours		Con	tact He			Approv	ad State	
	LO United Fideli	ss Payee		TIMA	Lo	ock Desk H	lours	Em	ail: locks@	tact Us	re com	AR A7 C	Approv A, CO, FL, GA	ed States	
			.orp ISAOA A kwy, Suite 27		1	30am - 5:00p		1	Lock Desk: (		_		.а, со, ғь, да лN, мо, NC, I		
					Lock O	nline Unitl 8	:00pm CST	1	nside Sales:			,,.			
Kansas City, MO 64150					<del></del>		, ,,			SC, TN, TX, VA, WA,WI					



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

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 Lock Extensions

 0 Days
 10/5/2025
 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\*\*\*

ecc.	0/5/2025 40.2	•	
Effective:	9/5/2025 10:3	9	NIONI ON A
			NON-QM:
Resid	lential 30 Yr Fixed		DSCR
11.500	111.147	11.500	113.246
11.375	110.897	11.375	112.980
11.250	110.647	11.250	112.715
11.125	110.397	11.125	112.449
11.000	110.147	11.000	112.184
10.875	109.897	10.875	111.918
10.750	109.647	10.750	111.652
10.625	109.397	10.625	111.387
10.500	109.147	10.500	111.121
10.375	108.897	10.375	110.855
10.250	108.647	10.250	110.590
10.125	108.397	10.125	110.324
10.000	108.147	10.000	110.059
9.875	107.897	9.875	109.793
9.750	107.647	9.750	109.527
9.625	107.397	9.625	109.262
9.500	107.147	9.500	108.996
9.375	106.897	9.375	108.730
9.250	106.647	9.250	108.465
9.125	106.397	9.125	108.199
9.000	106.147	9.000	107.934
8.875	105.897	8.875	107.652
8.750	105.647	8.750	107.371
8.625	105.397	8.625	107.090
8.500	105.147	8.500	106.809
8.375	104.897	8.375	106.527
8.250	104.647	8.250	106.246
8.125	104.365	8.125	105.964
8.000	104.084	8.000	105.683
7.875	103.772	7.875	105.371
7.750	103.459	7.750	105.058
7.625	103.084	7.625	104.683
7.500	102.709	7.500	104.308
7.375	102.334	7.375	103.933
7.250	101.959	7.250	103.496
7.125	101.584	7.125	103.058
7.000	101.209	7.000	102.558
6.875	100.772	6.875	102.058
6.750	100.334	6.750	101.496
6.625	99.834	6.625	100.933
6.500	99.334	6.500	100.371
6.375	98.772	6.375	99.746
6.250	98.209	6.250	99.058
6.125	97.584	6.125	98.371
6.000	96.959	6.000	97.683
5 975	96 272	5 975	06 023

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

5.875

5.750

5.625

5.500

96.933

96.183

95.433

94.683

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

96.272

95.584

94.897

94.210

5.875

5.750 5.625

5.500

Credit Score	Loan Type LLPAs  Property LLPAs	(Tighter credit l	oox, l	best	prici	ing)					
Pull Doc	Loan Type LLPAs  Property LLPAs	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
Pull Doc   Pull Doc	Loan Type LLPAs  Property LLPAs	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
Pull Doc   Pull Pull Pull Pull Pull Pull Pull Pu	Loan Type LLPAs  Property LLPAs	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
Full Doc	Loan Type LLPAs  Property LLPAs	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
Math Date   Math	Loan Type LLPAs  Property LLPAs	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Mill Doc   Mill Pick   Mill	Loan Size  Loan Type LLPAs  Property LLPAs	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
Care	Loan Size  Loan Type LLPAs  Property LLPAs	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
All Doc	Loan Size  Loan Type LLPAs  Property LLPAs	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
No.   No.	Loan Size  Loan Type LLPAs  Property LLPAs	640 - 659									
Tring   Tri	Loan Size  Loan Type LLPAs  Property LLPAs	620 - 639									
Alt Doc   Part   Part	Loan Size  Loan Type LLPAs  Property LLPAs	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
Alt Doe    1.375	Loan Size  Loan Type LLPAs  Property LLPAs	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
Alt Doc   680 - 699	Loan Size  Loan Type LLPAs  Property LLPAs	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
Second Home   Color   Color	Loan Size  Loan Type LLPAs  Property LLPAs	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Credit LIPA   Color   Color	Loan Type LLPAs  Property LLPAs	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
Foreity   For	Loan Type LLPAs  Property LLPAs	680 - 699			-0.625					-	-
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	Loan Type LLPAs  Property LLPAs		-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
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	Loan Type LLPAs  Property LLPAs	640 - 659									
Loan Size	Loan Type LLPAs  Property LLPAs										
SS_0mm, <=\$2.5mm	Loan Type LLPAs  Property LLPAs		_								
Second Home   Condo   Condo	Loan Type LLPAs  Property LLPAs										
Non-Warrantable Condo   Planta   Plan	Property LLPAs										
DTI 5.0.01 - 55   0.000   -0.125   -0.250   -0.250   -0.250   -0.375   -0.500     -	Property LLPAs										
Interest Only   -0.250   -0.375   -0.500   -0.625   -0.750   -1.000   -1.500   -1.	Property LLPAs	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625					
Loan Type   Lipha	Property LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
Purchase   0.325   0.325   0.325   0.325   0.325   0.325   0.325   0.325   0.325   0.000   0.000	Property LLPAs	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
Cashout   Debt Consolidation   -0.375   -0.375   -0.500   -0.750   -0.875   -1.250   -1.500   -0.750   -0.875	Property LLPAs	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Cashout   Debt Consolidation   -0.375   -0.375   -0.500   -0.750   -0.875   -1.250   -1.500   -   -	Property LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
Property LLPAs	LLPAs	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
Property   Property	LLPAs	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
Condo   Coop	LLPAs	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
Property   Non - Warrantable Condo   -0.375   -0.500   -0.500   -0.625   -0.625   -0.625   -0.750   -0.875   -1.250   -	LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property   Non - Warrantable Condo   -0.375   -0.500   -0.500   -0.625   -0.625   -0.625   -0.750   -0.875   -1.250   -	LLPAs	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	_
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   -		Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
Tier 2 States: Other*         0.000         0.000         0.000         0.250<	F.H.D.									-1.250	
	E.H.D.										0.250
0.000 0.000 0.000 0.000 0.000 0.000	E-II D	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	F. 11 D	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs Asset Depletion/Asset Qualifier 0.000 0.000 0.000 -0.250 -0.250 -0.250 0.000			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	LLPAS		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			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 -0.250 -0.375 -0.625			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	LLIAS	12 Month CPA PhL									

Salaried/Wage Earners								
Qualifying Income								
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doo						
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

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	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
DSCR	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
DSCR	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$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,
Kansus city, the orizon	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

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

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

## NON-QM

	Residential 30YR Fixed				Investor 30YR Fixed	
Rate	30 Day			Rate	30 Day	
6.375%	97.250			6.375%	98.675	
6.500%	98.500			6.500%	99.675	
6.625%	99.250			6.625%	100.300	
6.750%	99.900			6.750%	100.820	
6.875%	100.425			6.875%	101.320	
6.990%	100.890			6.990%	101.815	
7.125%	101.320			7.125%	102.289	
7.250%	101.695			7.250%	102.703	
7.375%	102.070			7.375%	103.133	
7.500%	102.395			7.500%	103.535	
7.625%	102.645			7.625%	103.894	
7.750%	102.895			7.750%	104.207	
7.875%	103.145			7.875%	104.582	
7.990%	103.395			7.990%	104.887	
8.125%	103.645			8.125%	105.191	
8.250%	103.895			8.250%	105.488	
8.375%	104.145			8.375%	105.785	
8.500%	104.395			8.500%	106.066	
8.625%	104.645			8.625%	106.348	
8.750%	104.895			8.750%	106.629	
8.875%	105.145			8.875%	106.910	
8.990%	105.395			8.990%	107.176	
9.125%	105.645			9.125%	107.441	
Max	Price (Owner Occ / 3Yr+ PPP)	101.500	ı	Max Price (3	Yr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	- 1	Max Price (2	Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	- 1	Max Price (1	Yr PPP)	100.500
	Max Price (No Prepay)	99.500	M	ax 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

Date Adjusting to									
			ice Adjustm						
		Reside	ntial NQN		s				
FICO-ITY		60	Full Doo		75	00	or	00	
FICOxLTV	55	60	65	70	75	80	85	90	
780	0.750	0.750	0.625 0.625	0.500	0.375	0.000 -0.125	-1.375 -1.500	-4.625 -4.750	
760 740	0.750	0.500	0.500	0.500	0.375	-0.125	-2.000	-5.250	
720			0.300	0.375					
720	0.500	0.375	0.000	-0.250	0.000 -0.625	-0.875 -1.500	-3.000 -4.000	N/A 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	
000	1.023		atement			3.000	14/74	14//1	
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	
		Reside	ntial NQN	1 LLPA	s				
LTV	55	60	65	70	75	80	85	90	
I/O	-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	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 -1.125	-0.375 -1.250	-0.500 N/A	-0.500 N/A	N/A N/A	N/A N/A	
Loan Amt > \$3.0M ITIN	-1.000 -3.000	-1.000 -3.000	-3.000	-3.000	-3.000	N/A 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	-0.373	-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 *	-0.730	-0.500	-0.730	-0.500	-0.730	-0.500	-0.750	-0.750	
1033			IOM LLF		5.500	0.500	3.730	5.750	
	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		

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out 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
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty  Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes  los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty  Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity.  In 10% of the any Mortgage rity.  In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly.  -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid ( prepaid with Matrices for St Homes  dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	iirement & 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
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty  Investment Highlights Decupancy Property Types Oan Program  DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- contized perio- continue perio-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes  Jos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in 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 epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: ( et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes  New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: ( et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: ( et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity.  Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  repayment Highlights recupancy roperty Types roan Program  SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: ( et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes  New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos  terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si  TV 70% - See Guidelines  oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

 Lock Expirations
 Lock Extensions

 30 Days
 10/5/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

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

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	112.201	111.576	110.826
9.875	111.951	111.326	110.576
9.750	111.701	111.076	110.326
9.625	111.451	110.826	110.076
9.500	111.201	110.576	109.826
9.375	110.951	110.326	109.576
9.250	110.701	110.076	109.326
9.125	110.451	109.826	109.076
9.000	110.201	109.576	108.826
8.875	109.951	109.326	108.576
8.750	109.701	109.076	108.326
8.625	109.451	108.826	108.076
8.500	109.201	108.576	107.826
8.375	108.951	108.326	107.576
8.250	108.701	108.076	107.326
8.125	108.374	107.749	106.999
8.000	108.046	107.421	106.671
7.875	107.719	107.094	106.344
7.750	107.371	106.746	105.996
7.625	107.004	106.379	105.629
7.500	106.616	105.991	105.241
7.375	106.209	105.584	104.834
7.250	105.781	105.156	104.406
7.125	105.332	104.707	103.957
7.000	104.863	104.238	103.488
6.875	104.373	103.748	102.998
6.750	103.864	103.239	102.489
6.625	103.336	102.711	101.961
6.500	102.790	102.165	101.415
6.375	102.225	101.616	100.866
6.250	101.644	101.107	100.357
6.125	101.046	100.584	99.834
6.000	100.433	100.047	99.297
5.875	99.803	99.496	98.746
5.750	99.159	98.933	98.183
5.625	98.502	98.358	97.608
5.500	97.832	97.707	96.957
5.375	97.148	97.023	96.273
5.250	96.451	96.326	95.576
5.125	95.739	95.614	94.864
5.000	95.014	94.889	94.139
3.000	33.01	3	31.233

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	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
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Credit Score / CLTV Investor Second Home DTI Ratio > 40%	-1.125 -1.125 0.000	30.01-60.00 -1.125 -1.125	-1.625 -1.625	<b>70.01-75.00</b> -2.125	<b>75.01-80.00</b> -3.375	<b>80.01-85.00</b> -4.125	<b>85.01-90.00</b> -4.125
Second Home	-1.125				-3.375	-4.125	-/ 125
		-1.125	-1 625				7.123
DTI Ratio > 40%	0.000		1.023	-2.125	-3.375	-4.125	-4.125
		0.000	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
	2 - 4 Unit Property Condo / Coop	2 - 4 Unit Property 0.000 Condo / Coop 0.000	2 - 4 Unit Property 0.000 0.000 Condo / Coop 0.000 0.000	2 - 4 Unit Property         0.000         0.000         -0.375           Condo / Coop         0.000         0.000         -0.125	2 - 4 Unit Property         0.000         0.000         -0.375         -0.375           Condo / Coop         0.000         0.000         -0.125         -0.125	2 - 4 Unit Property         0.000         0.000         -0.375         -0.375         -0.625           Condo / Coop         0.000         0.000         -0.125         -0.125         -0.750	2 - 4 Unit Property         0.000         0.000         -0.375         -0.375         -0.625           Condo / Coop         0.000         0.000         -0.125         -0.125         -0.750

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125

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

Loss Payee Clause	Contact Us	Approved States		
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO,		
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,		
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 10/5/2025 2 days 0.100 0.250 7 days 15 days

0.375 30 days 0.625

Effective: 9/5/2025 10:39

# **FIXED SECONDS**

RES	IDENTIAL	INVESTOR		
Rate	30 Day	Rate	30 Day	
12.625	113.625	13.375	112.625	
12.500	113.025	13.250	112.500	
12.375	113.373	13.125	112.375	
12.250	112.875	13.000	112.373	
12.125	112.625	12.875	112.125	
12.000	112.025	12.750	112.000	
11.875	112.373	12.625	111.750	
11.750	111.875	12.500	111.500	
11.625	111.625	12.375	111.300	
		·	_	
11.500	111.375	12.250	111.000	
11.375	111.125	12.125	110.750	
11.250	110.875	12.000	110.500	
11.125	110.625	11.875	110.250	
11.000	110.375	11.750	110.000	
10.875	110.125	11.625	109.750	
10.750	109.875	11.500	109.500	
10.625	109.625	11.375	109.250	
10.500	109.375	11.250	109.000	
10.375	109.125	11.125	108.750	
10.250	108.875	11.000	108.500	
10.125	108.500	10.875	108.250	
10.000	108.125	10.750	108.000	
9.875	107.750	10.625	107.750	
9.750	107.375	10.500	107.500	
9.625	107.000	10.375	107.250	
9.500	106.625	10.250	107.000	
9.375	106.250	10.125	106.625	
9.250	105.875	10.000	106.250	
9.125	105.500	9.875	105.875	
9.000	105.125	9.750	105.500	
8.875	104.750	9.625	105.125	
8.750	104.375	9.500	104.750	
8.625	103.875	9.375	104.375	
8.500	103.375	9.250	103.875	
8.375	102.875	9.125	103.375	
8.250	102.375	9.000	102.875	
8.125	101.875	8.875	102.375	
8.000	101.125	8.750	101.625	
7.875	100.375	8.625	100.875	
7.750	99.625	8.500	100.125	
7.625	98.875			

				RESI	DENTIAL 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)		
	≥ 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)
(12.0	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>E</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
ž	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
8	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ŋ	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN 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
₫	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)			
8	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)				
Ē	≥ 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)		
12	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)		
핕	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
~	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
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		
۱×	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
$ldsymbol{ld}}}}}}$	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)			
ĒRT	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
PROPERTY	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 ME MI MO MAN
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, 14C, 14E, 14H, 143, 14V, 14WI, OH, OK, OK, FA, 3C, FR, TA, VA, WI, WA



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

 30 Days
 10/5/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/5/2025 10:39

# FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	100.758	100.700	100.325			
7.750	100.658	100.600	100.225			
7.625	99.867	99.809	99.434			
7.500	99.764	99.706	99.331			
7.375	99.651	99.593	99.218			
7.250	99.529	99.471	99.096			

Underwriting Fee \$1,095

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

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 10, 110, 111, 111, 111, 111,



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

	Lock Expirations	Lock Extensions	
15 Days	9/20/2025	2 days	0.100
30 Days	10/5/2025	7 days	0.250
45 Days	10/20/2025	15 days	0.375
		30 days	0.625

Effective: 9/5/2025 10:39

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

### Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

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

0.500

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

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

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