

5/16/2025 10:20

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	5/31/2025	2 days	0.100
30 Days	6/15/2025	7 days	0.250
15 Days 30 Days 45 Days	6/30/2025	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

$\sim$	V I V		N		NI	lacksquare	
( ( )	171 <i>1</i>	/EI	1/1	1( )	N	A	
		$v \mathrel{\sqsubseteq}$		-	I N	$\overline{}$	_

CON	<b>IVENTION</b>	AL 30/25Y	'R FIXED	CONVENTIONAL 20 YR FIXED			CONVENTIONAL 15 YR FIXED			CONVENTIONAL 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	98.923	98.886	98.839	6.000	99.930	99.827	99.753	5.750	100.221	100.189	100.059	5.875	100.317	100.284	100.155
6.250	99.243	99.226	99.152	6.125	100.454	100.351	100.277	5.875	100.755	100.722	100.593	6.000	100.572	100.539	100.409
6.375	99.824	99.780	99.725	6.250	100.945	100.842	100.768	6.000	101.012	100.980	100.850	6.125	100.796	100.763	100.634
6.500	100.329	100.285	100.230	6.375	101.412	101.308	101.234	6.125	101.237	101.204	101.074	6.250	101.107	101.074	100.945
6.625	100.775	100.730	100.675	6.500	101.006	100.889	100.801	6.250	101.621	101.561	101.529	6.375	101.519	101.487	101.357
6.750	101.101	101.093	101.004	6.625	101.470	101.352	101.265	6.375	101.957	101.925	101.861	6.500	101.753	101.721	101.591
6.875	101.606	101.546	101.476	6.750	101.904	101.786	101.699	6.500	102.195	102.163	102.033	6.625	101.976	101.943	101.814
7.000	102.078	102.018	101.948	6.875	102.300	102.182	102.094	6.625	102.413	102.380	102.251	6.750	102.192	102.160	102.030
7.125	102.448	102.388	102.318	7.000	102.278	102.189	102.129	6.750	102.543	102.494	102.452	6.875	102.597	102.565	102.435
7.250	102.854	102.794	102.716	7.125	102.675	102.590	102.535	6.875	103.036	103.004	102.874	7.000	102.808	102.776	102.646
00	NIV 00 VD	EIVED III	III DAI	0.0	NIV 00 VD	EIVED LUG	NI DAI	0.0	NIV 45 VD	EIVED III	211.041	00	NV 40 VD	IVED IIIC	
Rate	DNV 30 YR I 15-Day	30-Day	45-Day	Rate	0NV 20 YR   15-Day	30-Day	45-Day		0NV 15 YR 15-Day	30-Day		Rate	NV 10 YR I 15-Day	-IXED FIG 30-Day	H BAL 45-Day
6.500	15-Day 100.062	100.018	<b>45-Day</b> 99.871	6.500	99.948	<b>30-рау</b> 99.875	<b>45-υay</b> 99.799	<b>Rate</b> 6.250	99.248	99.215	<b>45-Day</b> 99.086	6.250	98.843	98.811	98.681
6.625	100.062	100.018	100.161	6.625	100.387	99.875 100.314	100.238	6.375	99.248	99.215	99.086	6.375	98.843	98.811	98.681
6.750	99.750	99.734	99.614	6.750	99.832	99.744	99.653	6.500	99.877	99.845	99.715	6.500	99.174	99.142	99.012
6.875	100.265	100.206	100.044	6.875	100.198	100.110	100.019	6.625	100.047	100.015	99.885	6.625	99.679	99.647	99.517
7.000	100.782	100.723	100.560	7.000	100.138	100.110	100.368	6.750	100.047	99.991	99.862	6.750	99.618	99.586	99.456
7.125	101.032	100.723	100.810	7.125	100.910	100.822	100.730	6.875	100.452	100.419	100.289	6.875	99.944	99.911	99.782
7.250	101.032	101.003	100.908	7.250	101.104	101.016	100.730	7.000	100.432	100.581	100.451	7.000	100.170	100.137	100.008
7.375	101.392	101.343	101.254	7.375	101.384	101.296	101.205	7.125	100.744	100.711	100.582	7.125	100.176	100.342	100.212
7.500	101.676	101.631	101.525	7.500	101.613	101.525	101.434	7.250	98.594	98.493	98.380	7.250	98.594	98.493	98.380
7.625	101.907	101.862	101.700	7.625	101.782	101.694	101.603	7.230	50.551	30.133	30.300	1,.230	30.331	30.133	50.500
	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 D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT			0.750
												FICO < 66	0		0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
				<u> </u>											
	ما	ss Payee	Clause		ما ا	ck Desk H	lours		-Con	tact Us.			Approve	ad Statos	
	United Fidelit			ΊΛΛΑ		ck Desk r	iours -	Contact Us Email: locks@uffmortgage.com			e com	Approved States			
			wy, Suite 275			0am - 5:00p		Lock Desk: (816) 457-6440			AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,				
				•	Lock Or	nline Unitl 8	:00pm CST		side Sales:	,		, 1411, 14		VA, WA,WI	
	Kansas City, MO 64150							<u> </u>				• •			



High-balance ARM

Subordinate

financing

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

	Lock Expirations	Lock E	xtensions
15 Days	5/31/2025	2 days	0.100
15 Days 30 Days	6/15/2025	7 days	0.250
45 Days	6/30/2025	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

Effective:	THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM															
						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	
	LTV Range												LTV Rang	ie		
Credit Score		ilaaA	cable for				r than 15	vears		Credit Score				le for all loans		
	>0%	>30%	>60%	>70%		>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%	
≥ = 780			0.000%							≥ = 780	0.375%		0.625%	0.875%	1.375%	
760 – 779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%	
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%	
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%	
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%	
680 – 699			0.625%							680 – 699	0.375%		2.000%	2.875%	3.750%	
660 – 679	-		0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%	
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%	
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%		3.375%	4.875%	5.125%	
Add	litional LL	.PAs by L	oan Attri	bute App	olicable to	o Purcha	se Money	y Loans		Additional L	LPAS by L	oan Attrı. Refinanc		licable to (	asn-out	
Lass First				L	TV Rang	e				Lasa First			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			1.625%							Second home	1.125%	1.125%	1.625%	2.125%	3.375%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%	
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%							
g	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	tio		All LLPA	s will be v	vaived fo	or the fo	llowing lo	ans	
					TV Rang							meReady	٥.			
Credit Score		Annli	aabla far				r than 15	. vooro		1					000/	
Credit Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-tir median ir		•		income ≤10 igh-cost are		
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns meeting	Duty to S	Serve reau	irements		
760 – 779	0.000%	_	0.125%	_	_	_	_	_	_			, ,	•			
740 – 759	0.000%		0.250%							•						
			_													
720 – 739	0.000%		0.500%													
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%							
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%							
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%							
≤ 639			1.750%							1						
Add <u>itio</u>	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	s	1						
Loan Feature					.TV Rang											
	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%							
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%							
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	1						
Investment property	1.125%						4.125%									
Second home	1.125%	1.125%	1 625%	2 125%	3 375%	4 125%	4.125%	4 125%	4 125%	1						
Manufactured										1						
home Two- to four-unit	0.500%				-		0.500%		0.500%							
property	0.000%	0.000%	0.375%	0.375%	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%							

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



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

 Lock Expirations
 Lock Extensions

 15 Days
 5/31/2025
 2 days
 0.100

 30 Days
 6/15/2025
 7 days
 0.250

 45 Days
 6/30/2025
 15 days
 0.375

 30 days
 0.625

Effective: 5/16/2025 10:20

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

Effective	e: 5	5/16/2025 1	0:20						WV	VW.UFFEAG	ILE.COM				
				ERN			A an	d US					FHA #26	557000	06
	FHA 30	YR Fixed			FHA 1	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	nts
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	100.350	100.178	99.977	5.875	100.354	100.322	100.192	5.375	97.254	97.191	97.029	FICO 740	- 779		0.000
5.125	100.842	100.763	100.561	6.000	100.896	100.863	100.733	5.500	97.344	97.316	97.288	FICO 680	- 739		0.125
5.250	101.402	101.335	101.133	6.125	101.427	101.394	101.265	5.625	97.896	97.869	97.841	FICO 660			0.250
5.375	101.500	101.438	101.326	6.250	101.952	101.919	101.790	5.750	97.705	97.642	97.480	FICO 640	- 659		0.500
5.500	101.945	101.883	101.771	6.375	101.419	101.387	101.257	5.875	98.081	98.054	98.026	FICO 620	- 639		1.500
5.625	102.556	102.494	102.382	6.500	101.934	101.902	101.772	6.000	98.653	98.625	98.597				
5.750	102.940	102.920	102.899	6.625	102.438	102.405	102.276	6.125	99.145	99.117	99.090	Non-Own	ier		0.500
5.875	102.933	102.913	102.892	6.750	102.930	102.898	102.768	6.250	97.666	97.603	97.441	Loan Amo	ount \$50K < \$1	.00K	0.500
7.000	103.452	103.432	103.411									Loan < \$5	50K (exception o	only)	1.500
7.125	103.855	103.835	103.814	<u> </u>				J					treamline Loans	S	0.250
													efinance Loans		0.125
	HA 30 YR			_	HA 15 YR				JRAL HOU				USDA - Price	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
5.250	100.814	100.747	100.546	6.250	97.677	97.644	97.515	6.250	101.452	101.385	101.183	FICO 740	- 779		0.000
5.375	100.807	100.745	100.633	6.375	97.722	97.679	97.631	6.375	101.004	100.937	100.697	FICO 700	- 739		0.125
5.500	101.292	101.230	101.118	6.500	98.081	98.038	97.989	6.500	101.591	101.524	101.285	FICO 680	- 699		0.250
5.625	101.794	101.732	101.619	6.625	98.322	98.279	98.230	6.625	102.116	102.049	101.810	FICO 660			0.375
5.750	101.829	101.777	101.756	6.750	98.655	98.623	98.493	6.750	102.623	102.556	102.317	FICO 640			0.875
5.875	101.621	101.600	101.579	6.875	98.534	98.493	98.444	6.875	102.216	102.166	101.934	FICO 620	- 639		1.500
7.000	102.140	102.119	102.099	7.000	98.734	98.693	98.644	7.000	102.772	102.722	102.489	CA Prope	rty		0.150
7.125	102.543	102.522	102.502	7.125	98.904	98.862	98.814	7.125	103.311	103.261	103.028	Loan < \$	50K (exception)	)	1.500
7.250	102.532	102.482	102.249	7.250	98.594	98.493	98.380	7.250	103.782	103.732	103.499	All RD Ret	finance Loans		0.125
7.375	101.089	101.022	100.783	<u> </u>				7.375	102.851	102.784	102.545	*Other St	t. Adjustments r	may apply	
						GO\	/ERN	IME	NT V	/A					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1	/5		VA 30 YR	Fixed IRF	RL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.000	100.896	100.863	100.733	6.000	100.350	100.178	99.977	5.750	97.705	97.642	97.480	6.000	100.350	100.171	99.941
5.125	101.427	101.394	101.265	6.125	100.842	100.763	100.561	5.875	97.693	97.630	97.468	6.125	100.842	100.663	100.434
5.250	101.952	101.919	101.790	6.250	101.402	101.335	101.133	6.000	97.685	97.622	97.460	6.250	101.032	100.853	100.624
5.375	101.419	101.387	101.257	6.375	101.500	101.438	101.326	6.125	97.676	97.613	97.451	6.375	101.500	101.438	101.326
5.500	101.934	101.902	101.772	6.500	101.945	101.883	101.771	6.250	97.666	97.603	97.441	6.500	101.945	101.883	101.771
5.625	102.438	102.405	102.276	6.625	102.556	102.494	102.382					6.625	102.556	102.494	102.382
5.750	102.930	102.898	102.768	6.750	102.940	102.920	102.899					6.750	102.940	102.920	102.899
				6.875	102.933	102.913	102.892					6.875	102.933	102.913	102.892
				7.000	103.452	103.432	103.411					7.000	103.452	103.432	103.411
				7.125	103.855	103.835	103.814					7.125	103.855	103.835	103.814
١	VA 15 YR F	ixed High	n Bal	\	VA 30 YR I	ixed High	Bal		VA 5/	1 ARM HE	3	\	VA 30 YR Fi	ixed IRRR	L HB
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	99.930	99.903	99.825	6.250	100.814	100.747	100.546	6.125	97.376	97.313	97.151	6.250	100.814	100.747	100.546
5.875	100.236	100.209	100.131	6.375	100.807	100.745	100.633	6.250	97.366	97.303	97.141	6.375	100.807	100.745	100.633
5.000	100.604	100.577	100.499	6.500	101.292	101.230	101.118					6.500	101.292	101.230	101.118
5.125	100.945	100.917	100.840	6.625	101.794	101.732	101.619					6.625	101.794	101.732	101.619
5.250	100.790	100.762	100.735	6.750	101.829	101.777	101.756					6.750	101.829	101.777	101.756
5.375	100.813	100.786	100.758	6.875	101.621	101.600	101.579					6.875	101.621	101.600	101.579
5.500	101.272	101.244	101.217	7.000	102.140	102.119	102.099	П				7.000	102.140	102.119	102.099
5.625	101.452	101.424	101.397	7.125	102.543	102.522	102.502					7.125	102.543	102.522	102.502
5.750	98.655	98.623	98.493	7.250	102.532	102.482	102.249					7.250	102.532	102.482	102.249
				7.375	101.089	101.022	100.783					7.375	101.089	101.022	100.783
			VA Delec	Adiustra s	atc.				1930						
ICO>=74	0		0.000	Adjustmen VA Loans	ILS		0.250								
ICO 680			0.125	Non-Own	er		0.500				The same		1		4000
FICO 660			0.250		ount \$50K < \$1	00K	0.500			SE			SE THA		RVE
ICO 640	- 659		2.000		OK (exception		1.500				VA	& VA	<b>IRRA</b>	LS	
ICO 620	- 639		3.000												
	Lo	ss Payee	Clause		Lo	ick Desk F	lours			tact Us			Approv	ed States	
			Corp ISAOA A		ρ.:	0am - 5:00p	m CST		ail: locks@	_	_		CA, CO, FL, GA		
			kwy, Suite 27	5		nline Unitl 8		1	Lock Desk: (			ME, MI, N	ИN, MO, NC, N		
	Kar	nsas City, M	O 64150					l Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	1
			@ 2021	the facility model for	e . F dia - C-	- NIN 41 C #2 4	201	£	- Df:I-	O-1. N-46-	a alternative street				



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
 6/15/2025
 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\*\*\*

Residential 30 Yr Fixed  11.500 109.317 11.500 110.476 11.375 109.067 11.375 110.210 11.250 108.817 11.250 109.945 11.125 108.567 11.125 109.679 11.000 108.317 11.000 109.414 10.875 108.067 10.875 109.148 10.750 107.817 10.750 107.817 10.500 107.317 10.500 107.317 10.500 107.317 10.500 107.317 10.500 107.375 108.085 10.250 106.817 10.250 106.817 10.000 106.317 10.000 106.317 10.000 106.317 10.000 106.317 9.875 106.067 9.875 106.067 9.875 106.55 105.567 9.625 105.567 9.625 105.567 9.625 105.567 9.250 104.817 9.250 105.826 9.375 105.067 9.375 105.067 9.375 105.069 9.250 104.817 9.250 105.164 8.875 104.067 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.082 8.750 103.317 8.500 104.317 9.000 104.317 9.000 104.317 9.000 104.317 9.000 104.317 9.000 104.317 9.000 104.317 9.000 104.317 9.000 105.164 8.875 104.067 8.875 104.082 8.750 103.817 8.750 104.601 8.625 103.567 8.625 104.320 8.500 103.317 8.500 104.039 8.375 105.067 9.375 105.067 9.375 104.601 8.875 104.067 8.875 104.082 8.750 105.164 8.875 104.067 8.875 104.082 8.750 105.164 8.875 104.067 8.875 104.082 8.750 105.164 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.061 8.875 104.067 8.875 104.061 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 104.067 8.875 105.066 8.625 9.942 9.900 9.9750 9.9696	TONE	JING CORP		
11.500	Effective:	5/16/2025 10	:20	
11.500				NON-QM:
11.500         109.317         11.500         110.476           11.375         109.067         11.375         110.210           11.250         108.817         11.250         109.945           11.125         108.567         11.125         109.679           11.000         108.317         11.000         109.414           10.875         108.067         10.875         109.148           10.750         107.817         10.750         108.882           10.625         107.567         10.625         108.617           10.500         107.317         10.500         108.351           10.375         107.067         10.375         108.085           10.250         106.817         10.250         107.820           10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.875         106.067         9.875         107.023           9.750         105.817         9.500         106.757           9.625         105.567         9.625         106.492           9.500         105.317	Residential	30 Yr Fixed		
11.375         109.067         11.375         110.210           11.250         108.817         11.250         109.945           11.125         108.567         11.125         109.679           11.000         108.317         11.000         109.414           10.875         108.067         10.875         109.148           10.750         107.817         10.750         108.882           10.625         107.567         10.625         108.617           10.500         107.317         10.500         108.351           10.375         107.067         10.375         108.085           10.250         106.817         10.250         107.820           10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.875         105.067         9.875         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.695           9.125         104.567			11.500	
11.125         108.567         11.125         109.679           11.000         108.317         11.000         109.414           10.875         108.067         10.875         109.148           10.750         107.817         10.750         108.882           10.625         107.567         10.625         108.617           10.500         107.317         10.500         108.351           10.375         107.067         10.375         108.085           10.250         106.817         10.250         107.820           10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.492           9.000         104.317         9.000         105.429           9.000         104.317	11.375	109.067	+	
11.125         108.567         11.125         109.679           11.000         108.317         11.000         109.414           10.875         108.067         10.875         109.148           10.750         107.817         10.750         108.882           10.625         107.567         10.625         108.617           10.500         107.317         10.500         108.351           10.375         107.067         10.375         108.085           10.250         106.817         10.250         107.820           10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.492           9.000         104.317         9.000         105.429           9.000         104.317	11.250	108.817	11.250	109.945
10.875         108.067         10.875         109.148           10.750         107.817         10.750         108.882           10.625         107.567         10.625         108.617           10.500         107.317         10.500         108.351           10.375         107.067         10.375         108.085           10.250         106.817         10.250         107.820           10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.50	11.125	108.567		109.679
10.875         108.067         10.875         109.148           10.750         107.817         10.750         108.882           10.625         107.567         10.625         108.617           10.500         107.317         10.500         108.351           10.375         107.067         10.375         108.085           10.250         106.817         10.250         107.820           10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.875         105.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.82         3.750	11.000	108.317	11.000	109.414
10.625         107.567         10.625         108.617           10.500         107.317         10.500         108.351           10.375         107.067         10.375         108.085           10.250         106.817         10.250         107.820           10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.300         103.317         8.500 <th>10.875</th> <td>108.067</td> <td></td> <td>109.148</td>	10.875	108.067		109.148
10.500         107.317         10.500         108.351           10.375         107.067         10.375         108.085           10.250         106.817         10.250         107.820           10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.300         103.317         8.500         104.039           8.375         103.067         8.375	10.750	107.817	10.750	108.882
10.375         107.067         10.375         108.085           10.250         106.817         10.250         107.820           10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.476           8.125         102.535         8.125	10.625	107.567	10.625	108.617
10.250         106.817         10.250         107.820           10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125	10.500	107.317	10.500	108.351
10.125         106.567         10.125         107.554           10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000	10.375	107.067	10.375	108.085
10.000         106.317         10.000         107.289           9.875         106.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.629         7.750	10.250	106.817	10.250	107.820
9.875         106.067         9.875         107.023           9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.942         7.875         102.601           7.750         101.629         7.750         <	10.125	106.567	10.125	107.554
9.750         105.817         9.750         106.757           9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.291           7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.913         10.504	10.000	106.317	10.000	107.289
9.625         105.567         9.625         106.492           9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         <	9.875	106.067	9.875	107.023
9.500         105.317         9.500         106.226           9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         105.04         7.375 <t< td=""><th>9.750</th><td>105.817</td><td>9.750</td><td>106.757</td></t<>	9.750	105.817	9.750	106.757
9.375         105.067         9.375         105.960           9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000 <td< td=""><th>9.625</th><td>105.567</td><td>9.625</td><td>106.492</td></td<>	9.625	105.567	9.625	106.492
9.250         104.817         9.250         105.695           9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.629         7.750         102.288           7.625         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.129         7.250         100.726           7.125         99.754         7.125         100.726           7.125         99.754         7.125 <td< td=""><th>9.500</th><td>105.317</td><td>9.500</td><td>106.226</td></td<>	9.500	105.317	9.500	106.226
9.125         104.567         9.125         105.429           9.000         104.317         9.000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.104         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000 <td< td=""><th>9.375</th><td>105.067</td><td>9.375</td><td>105.960</td></td<>	9.375	105.067	9.375	105.960
9,000         104.317         9,000         105.164           8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         9	9.250	104.817	9.250	105.695
8.875         104.067         8.875         104.882           8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.	9.125	104.567	9.125	105.429
8.750         103.817         8.750         104.601           8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.16	9.000	104.317	9.000	105.164
8.625         103.567         8.625         104.320           8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601<	8.875	104.067	8.875	104.882
8.500         103.317         8.500         104.039           8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976 <th>8.750</th> <td>103.817</td> <td>8.750</td> <td>104.601</td>	8.750	103.817	8.750	104.601
8.375         103.067         8.375         103.757           8.250         102.817         8.250         103.476           8.125         102.535         8.125         103.194           8.000         102.254         8.000         102.913           7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	8.625	103.567	8.625	104.320
8.250     102.817     8.250     103.476       8.125     102.535     8.125     103.194       8.000     102.254     8.000     102.913       7.875     101.942     7.875     102.601       7.750     101.629     7.750     102.288       7.625     101.254     7.625     101.913       7.500     100.879     7.500     101.538       7.375     100.504     7.375     101.163       7.250     100.129     7.250     100.726       7.125     99.754     7.125     100.288       7.000     99.379     7.000     99.788       6.875     98.942     6.875     99.288       6.750     98.504     6.750     98.726       6.625     98.004     6.625     98.163       6.500     97.504     6.500     97.601       6.375     96.942     6.375     96.976	8.500	103.317	8.500	104.039
8.125     102.535     8.125     103.194       8.000     102.254     8.000     102.913       7.875     101.942     7.875     102.601       7.750     101.629     7.750     102.288       7.625     101.254     7.625     101.913       7.500     100.879     7.500     101.538       7.375     100.504     7.375     101.163       7.250     100.129     7.250     100.726       7.125     99.754     7.125     100.288       7.000     99.379     7.000     99.788       6.875     98.942     6.875     99.288       6.750     98.504     6.750     98.726       6.625     98.004     6.625     98.163       6.500     97.504     6.500     97.601       6.375     96.942     6.375     96.976	8.375	103.067	8.375	103.757
8.000     102.254     8.000     102.913       7.875     101.942     7.875     102.601       7.750     101.629     7.750     102.288       7.625     101.254     7.625     101.913       7.500     100.879     7.500     101.538       7.375     100.504     7.375     101.163       7.250     100.129     7.250     100.726       7.125     99.754     7.125     100.288       7.000     99.379     7.000     99.788       6.875     98.942     6.875     99.288       6.750     98.504     6.750     98.726       6.625     98.004     6.625     98.163       6.500     97.504     6.500     97.601       6.375     96.942     6.375     96.976	8.250	102.817	8.250	103.476
7.875         101.942         7.875         102.601           7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	8.125	102.535	8.125	103.194
7.750         101.629         7.750         102.288           7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	8.000	102.254	8.000	102.913
7.625         101.254         7.625         101.913           7.500         100.879         7.500         101.538           7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	7.875	101.942	7.875	102.601
7.500         100.879         7.500         101.538           7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	7.750	101.629	7.750	102.288
7.375         100.504         7.375         101.163           7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	7.625	101.254	7.625	101.913
7.250         100.129         7.250         100.726           7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	7.500	100.879	7.500	101.538
7.125         99.754         7.125         100.288           7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	7.375	100.504	7.375	101.163
7.000         99.379         7.000         99.788           6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	7.250	100.129	7.250	100.726
6.875         98.942         6.875         99.288           6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	7.125	99.754	7.125	100.288
6.750         98.504         6.750         98.726           6.625         98.004         6.625         98.163           6.500         97.504         6.500         97.601           6.375         96.942         6.375         96.976	7.000	99.379	7.000	99.788
6.625     98.004     6.625     98.163       6.500     97.504     6.500     97.601       6.375     96.942     6.375     96.976	6.875	98.942	6.875	99.288
6.500     97.504     6.500     97.601       6.375     96.942     6.375     96.976	6.750	98.504	6.750	98.726
6.375 96.942 6.375 96.976	6.625		6.625	98.163
	6.500		6.500	97.601
6.250 96.379 6.250 96.288				
	6.250		6.250	96.288
6.125 95.754 6.125 95.601			6.125	
6.000 95.129 6.000 94.913				
5.875 94.442 5.875 94.163			+	
5.750 93.754 5.750 93.413			5.750	
5.625 93.067 5.625 92.663				
5.500 92.380 5.500 91.913	5.500	92.380	5.500	91.913

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

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

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	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 LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
LLITIS	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-
	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
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	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Dos	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		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

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



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

 Lock Expirations
 Lock Extensions

 0 Days
 6/15/2025
 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

Re	esidential 30YR Fixed
Rate	30 Day
6.875%	98.775
6.990%	99.275
7.125%	99.775
7.250%	100.275
7.375%	100.713
7.500%	101.119
7.625%	101.494
7.750%	101.869
7.875%	102.213
7.990%	102.556
8.125%	102.869
8.250%	103.181
8.375%	103.494
8.500%	103.744
8.625%	103.994
8.750%	104.244
8.875%	104.494
8.990%	104.744
9.125%	104.994
9.250%	105.244
9.375%	105.494
9.500%	105.744
9.625%	105.994

Max YSP 101.000 - up to 1.75MM Max YSP 100.500 - 1.75MM to 2MM Max YSP 100.000 - 2MM to 3MM

	Г	NOIN-C
	Investor 30YR Fixed	i
Rate	30 Day	
6.875%	99.275	
6.990%	99.775	
7.125%	100.275	
7.250%	100.775	
7.375%	101.213	
7.500%	101.650	
7.625%	102.088	
7.750%	102.525	
7.875%	102.900	
7.990%	103.275	
8.125%	103.650	
8.250%	104.025	
8.375%	104.338	
8.500%	104.650	
8.625%	104.963	
8.750%	105.213	
8.875%	105.463	
8.990%	105.713	
9.125%	105.963	
9.250%	106.213	
9.375%	106.463	
9.500%	106.713	
9.625%	106.963	

Max YSP w No Prepay 100.000 Max YSP 101.000

	Investor NQM LLPAs										
			Othe	•							
LTV	50	55	60	65	70	75	80				
Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A				
1/0	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A				
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A				
Cash-Out   FICO < 720	-0.500	-0.500	-0.500	-0.625	-0.875	-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	-1.000	N/A				
Loan Amt <\$150K	-0.750	-0.875	-1.000	-1.250	-1.250	-1.250	-1.500				
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375				
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				

		Pr	ice Adjustm	ents						
Residential NQM LLPAs										
			Full Dod	:						
FICOxLTV	55	60	65	70	75	80	85	90		
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625		
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750		
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250		
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A		
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A		
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A		
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A		
FICO ITV			atement ,	_		00	0.5	- 00		
FICOxLTV	55	60	65	70	75	80	85	90		
780 760	0.625	0.500	0.500 0.375	0.375	0.250 0.125	0.000 -0.125	-1.500	-4.875		
740	_	0.375	0.375	0.250	0.125	-0.125	-1.625 -2.125	-5.000		
740	0.375	0.250	0.250	0.250	-0.250	-0.375	-3.250	-5.500 N/A		
720	0.375	0.250	0.230	-0.375	-0.250	-2.000	-4.250	N/A		
680	-0.250	-0.375	-0.750	-1.375	-2.125	-3.000	-6.500	N/A		
660	-1.375	-1.500	-0.730	-2.625	-3.500	-5.125	N/A	N/A		
000	-1.575		ntial NQN			-3.123	N/A	IN/A		
LTV	55	60	65	70	75	80	85	90		
1/0	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A		
Cash-Out   FICO ≥ 720	-0.375	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A		
Cash-Out   FICO < 720	-0.750	-0.750	-0.750	-1.000	-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	-1.000	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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500		
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000		
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
Loan Amt > \$2.0M	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A		
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A		
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A		
Asset Utilization	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A		
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-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	-0.500	-0.750	-0.750		
			IQM LLF x / 3 Yr Pr							
FICOxLTV	50	55	60	65	70	75	80			
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875			
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250			
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625			
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375			
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250			
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A			
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A			
FN	-1.000	-1.250	-1.750	-2.250	N/A	N/A	N/A			

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. ord = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty  Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayr Non Owr 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 am 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 33%, 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%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  nvestment Highlights ccupancy roperty Types boan Program  SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: ( et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes  New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos  terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si  TV 70% - See Guidelines  oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol
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	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On SFR, PUD, Tow Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ily; Standa ree structt al Prepayr Non Owr operties O nhome, 2: d - 30 Year d Loans: ( eet Rents f termined erties: Ma erties (2+ Lien, Prop rowers with	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea ment Penalty ner Occupied inly. 4 Units, Condr r Fixed ixed 10 Yr I/V Gross Rents / rom 1007 or from Average ix LTV 70% or Units): Max 1 verty Taxes ar thout a 12 me ted financing I	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc  bunt prepaid (j r penalty with Matrices for St Homes  New PITIA In Lease Agreeme Market Rents or efinances; no vacant unit or onth rental pro guidelines for or	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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%,	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; OI  ceipt.
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  repayment Highlights ccupancy roperty Types ban Program  SCR Calculation ross Rents Defined nleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On Investment On SFR, PUD, Tow Fully Amortizet Lesser of Mark Gross rents de Unleased Prop Unlea	e fully am = \$1,000,i must cove payoff of further cla lity; Standa fee structt. al Prepayr Non Owr poperties O nhome, 2- d - 30 Year F d Loans: ( et Rents f termined erties: Ma erties (2+ Lien, Prop prowers with the class for to delay lity; Standa	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Ire; OR 3-yea Inent Penalty Ind Occupied Inly -4 Units, Conder risked 10 Yr I/K Gross Rents / rom 1007 or Ifrom Average ix LTV 70% or Units): Max 1 Iverty Taxes ar Iverty Taxes ar Ive	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes  New PITIA In Lease Agreeme Market Rents or refinances; no vacant unit or on onth renal pro guidelines for co bunt prepaid (p	equires 720+ FIGUINING RESERVATION RESERVA	irrement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' or the structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt.  stepdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty  repayment Highlights ccupancy roperty Types ban Program  SCR Calculation ross Rents Defined nleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operations  Investment Proserve SFR, PUD, Tow Fully Amortized Interest Only-Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop Any Mortgage Any Mortgage Eligible Amortgage See See Operations of Stool, 2000. Refel Investment On 1% stepdown f	e fully am = \$1,000,i must cove payoff of rurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year F d Loans: ( eet Rents f termined erties: Ma erties (2+ Lien, Prop rowers wi er to delay ly; Standa ee structu eet structu effects (2+ con to be seen f or to delay ely; Standa ee 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 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 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%,	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt.  stepdown fee structure; Ol
ax Cash Out o Ratio C - Debt Consolidatio repayment Penalty  vestment Highlights ccupancy operty Types oan Program  SCR Calculation ross Rents Defined nleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa fee structual Prepayr Non Owr Onhome, 2 d - 30 Year F d Loans: ( let Rents f termined territies (2+ Lien, Proprovers with art of the label of the label ly; Standa fee structual ly fee and the label ly fee and the label ly; Standa fee structual ly fee and the label ly; Standa fee structual	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	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 2-Year penalty with 3%, 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 penalty with 2% structure; OR 2-Year penalty with 2% structure; OR 2-Y	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt.  stepdown fee structure; Ol
Anax Cash Out Io Ratio Io Pebt Consolidatio In Penalty Investment Highlights Iocupancy Ioperty Types Ioan Program IosCR Calculation Ioross Rents Defined Inleased / Vacant Hol Inligible Payoffs Iorist Time Investors I	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operations  Investment Proserve SFR, PUD, Tow Fully Amortized Interest Only-Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop Any Mortgage Any Mortgage Eligible Amortgage See See Operations of Stool, 2000. Refel Investment On 1% stepdown f	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa fee structual Prepayr Non Owr Onhome, 2 d - 30 Year F d Loans: ( let Rents f termined territies (2+ Lien, Proprovers with art of the label of the label ly; Standa fee structual ly fee and the label ly fee and the label ly; Standa fee structual ly fee and the label ly; Standa fee structual	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. erty. 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out Io Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cove payoff of further claily; Standadiee structual Prepayor Non Own payoff of further claily; Standadiee structual Prepayor Non Own payoff of death of the further claim o	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%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 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  ceipt.  erty. 6 stepdown fee structure; Ol  another fee structure; Ol
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	
30 Days	6/15/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

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

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.482	109.857	109.107
9.875	110.232	109.607	108.857
9.750	109.982	109.357	108.607
9.625	109.732	109.107	108.357
9.500	109.482	108.857	108.107
9.375	109.232	108.607	107.857
9.250	108.982	108.357	107.607
9.125	108.732	108.107	107.357
9.000	108.482	107.857	107.107
8.875	108.232	107.607	106.857
8.750	107.982	107.357	106.607
8.625	107.732	107.107	106.357
8.500	107.482	106.857	106.107
8.375	107.232	106.607	105.857
8.250	106.982	106.357	105.607
8.125	106.593	105.968	105.218
8.000	106.204	105.579	104.829
7.875	105.816	105.191	104.441
7.750	105.414	104.789	104.039
7.625	105.000	104.375	103.625
7.500	104.573	103.948	103.198
7.375	104.133	103.508	102.758
7.250	103.678	103.053	102.303
7.125	103.210	102.585	101.835
7.000	102.728	102.103	101.353
6.875	102.232	101.622	100.872
6.750	101.722	101.176	100.426
6.625	101.199	100.718	99.968
6.500	100.663	100.248	99.498
6.375	100.113	99.767	99.017
6.250	99.550	99.275	98.525
6.125	98.975	98.772	98.022
6.000	98.388	98.258	97.508
5.875	97.788	97.663	96.913
5.750	97.175	97.050	96.300
5.625	96.550	96.425	95.675
5.500	95.913	95.788	95.038
5.375	95.263	95.138	94.388
5.250	94.602	94.477	93.727
5.125	93.932	93.807	93.057
5.000	93.251	93.126	92.376
I			

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

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

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

Program Notes			
Program Name Non-Agency Investor/2nd Hom			
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	
Γ	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	



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

Lock Expirations
30 Days 6/15/2025

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

Effective: 5/16/2025 10:20

# **FIXED SECONDS**

RESID	DENTIAL	INVESTOR			
Rate	30 Day	Rate	30 Day		
12.750	112.375	13.500	111.375		
12.625	112.125	13.375	111.250		
12.500	111.875	13.250	111.125		
12.375	111.625	13.125	111.000		
12.250	111.375	13.000	110.875		
12.125	111.125	12.875	110.750		
12.000	110.875	12.750	110.500		
11.875	110.625	12.625	110.250		
11.750	110.375	12.500	110.000		
11.625	110.125	12.375	109.750		
11.500	109.875	12.250	109.500		
11.375	109.625	12.125	109.250		
11.250	109.375	12.000	109.000		
11.125	109.125	11.875	108.750		
11.000	108.875	11.750	108.500		
10.875	108.625	11.625	108.250		
10.750	108.375	11.500	108.000		
10.625	108.125	11.375	107.750		
10.500	107.875	11.250	107.500		
10.375	107.625	11.125	107.250		
10.250	107.250	11.000	107.000		
10.125	106.875	10.875	106.750		
10.000	106.500	10.750	106.500		
9.875	106.125	10.625	106.250		
9.750	105.750	10.500	106.000		
9.625	105.375	10.375	105.750		
9.500	105.000	10.250	105.375		
9.375	104.625	10.125	105.000		
9.250	104.250	10.000	104.625		
9.125	103.875	9.875	104.250		
9.000	103.500	9.750	103.875		
8.875	103.125	9.625	103.500		
8.750	102.625	9.500	103.125		
8.625	102.125	9.375	102.625		
8.500	101.625	9.250	102.125		
8.375	101.125	9.125	101.625		
8.250	100.625	9.000	101.125		
8.125	99.875	8.875	100.375		
8.000	99.125	8.750	99.625		
7.875	98.375	8.625	98.875		
7.750	97.625				

				RES	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
ĕ	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ı	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)
Ë	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ξ	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STAI	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT (12	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)
Ĭ	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
Ζ	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
Ę	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
	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)			
ROP	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	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	Wis, Ne, Ne, Ne, Ni, Ni, Ni, Oli, Oli, Oli, I A, Se, III, IX, VA, Wi, WA



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

 30 Days
 6/15/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 5/16/2025 10:20

## FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	101.429	101.374	100.999			
7.750	101.328	101.274	100.899			
7.625	100.537	100.483	100.108			
7.500	100.435	100.380	100.005			
7.375	100.321	100.267	99.892			
7.250	100.199	100.144	99.769			

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	5/31/2025	2 days	0.100
30 Days	6/15/2025	7 days	0.250
45 Days	6/30/2025	15 days	0.375
		30 days	0.625

Effective: 5/16/2025 10:20

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 > \$300K - \$350K	0.390 0.330
VA	\$1,395	>\$100K - \$125K	0.950		
RD	\$1,395	> \$125K - \$150K	0.750	> \$350K - \$417K	0.280
		> \$150K - \$175K	0.600	>\$417K - \$600K	0.220
Non-appraisal	\$895	>\$175K - \$200K	0.520	> \$600K - \$900K	0.170
(Streamlines, IRRRLS)		> \$200K - \$225K	0.480	> \$900K	0.000





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

Appraisal Desk (816) 457-6349

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

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

0.500

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

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

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