

5/12/2025 10:34

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	5/27/2025	2 days	0.100
30 Days	6/11/2025	7 days	0.250
45 Days	6/26/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	L 30/25Y	R FIXED	CC	NVENTION	NAL 20 YR	FIXED	CO	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	98.905	98.869	98.818	6.000	99.849	99.750	99.677	5.750	100.113	100.052	99.995	5.875	100.182	100.149	99.966
5.250	99.213	99.262	99.189	6.125	100.362	100.262	100.189	5.875	100.617	100.585	100.402	6.000	100.436	100.404	100.221
.375	99.784	99.744	99.681	6.250	100.842	100.742	100.669	6.000	100.874	100.841	100.658	6.125	100.659	100.627	100.444
.500	100.276	100.232	100.173	6.375	101.293	101.194	101.120	6.125	101.107	101.065	100.989	6.250	100.986	100.954	100.735
.625	100.708	100.664	100.605	6.500	100.960	100.846	100.759	6.250	101.564	101.496	101.447	6.375	101.401	101.368	101.150
.750	101.051	101.084	100.991	6.625	101.411	101.298	101.210	6.375	101.885	101.816	101.768	6.500	101.633	101.601	101.383
.875	101.542	101.498	101.405	6.750	101.833	101.719	101.631	6.500	102.073	102.041	101.841	6.625	101.857	101.825	101.606
.000	102.003	101.937	101.861	6.875	102.216	102.103	102.015	6.625	102.291	102.259	102.162	6.750	102.166	102.134	101.916
.125	102.362	102.296	102.220	7.000	102.230	102.151	102.100	6.750	102.570	102.501	102.452	6.875	102.572	102.540	102.322
.250	102.703	102.645	102.571	7.125	102.682	102.605	102.553	6.875	103.010	102.978	102.760	7.000	102.782	102.750	102.532
												1			
CO	NV 30 YR	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	SH BAL	C	ONV 15 YR	FIXED HIG	SH BAL	CO	NV 10 YR	FIXED HIG	H BAL
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.500	99.930	99.886	99.740	6.500	99.928	99.858	99.784	6.250	99.125	99.093	98.874	6.250	98.722	98.690	98.471
.625	100.344	100.271	100.156	6.625	100.414	100.344	100.271	6.375	99.561	99.529	99.311	6.375	99.055	99.023	98.805
.750	99.700	99.684	99.608	6.750	99.603	99.519	99.431	6.500	99.756	99.724	99.505	6.500	99.319	99.287	99.069
.875	100.118	100.090	100.019	6.875	99.971	99.927	99.786	6.625	99.926	99.894	99.675	6.625	99.561	99.528	99.310
.000	100.596	100.552	100.406	7.000	100.384	100.340	100.193	6.750	99.997	99.965	99.746	6.750	99.593	99.560	99.342
.125	100.855	100.812	100.705	7.125	100.642	100.598	100.451	6.875	100.426	100.394	100.175	6.875	99.919	99.887	99.668
.250	100.944	100.909	100.814	7.250	100.721	100.629	100.534	7.000	100.585	100.553	100.334	7.000	100.144	100.111	99.893
.375	101.299	101.249	101.161	7.375	100.992	100.900	100.805	7.125	100.715	100.683	100.464	7.125	100.348	100.316	100.097
.500	101.522	101.479	101.320	7.500	101.292	101.248	101.089	7.250	98.710	98.573	98.420	7.250	98.710	98.573	98.420
.625	101.752	101.708	101.550	7.625	101.519	101.475	101.316								
	0050	· /c			0050	./c			0050	0/6 4 5 4	_	.			
	SOFR 5	6/6 ARMS			SOFR	7/6 ARMS			SOFR 1	10/6 ARM	S		Misc Price	Adjustme	
												I — ·	nds (Non-CA)		0.250
													nds (CA Only)		0.150
													er, LTV <= 75	_	2.125
												I I	er, LTV 75.01-8	50	3.375
													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			0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
				\parallel				<u> </u>				11			
	Lo	ss Payee	Clause		Lo	ck Desk H	lours			tact Us			Approv	ed States	
	United Fideli	y Funding C	orp ISAOA A	TIMA	0.3	0am - 5:00p	om CST	Em	iail: locks@	uffmortga _{	ge.com	AR, AZ, C.	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY,
	1300 NW	Briarcliff Pl	wy, Suite 27	5		oam - 5:00p nline Unitl 8			Lock Desk: (816) 457-6	440	ME, MI, N	1N, MO, NC, I	NE, NH, NM	NV, OK,
	Kar	isas City, M	0 64150		LUCKU	mile Olliu o	.oopiii C31	ll I	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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		30 days	0.625		

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Effective:	5,	/12/2025 10:	:34							WWW.UFFE	AGLE.COM				
	Conforming LLPAs														
	Durck	acca Mon	ev Loans	LLDA	by Crodit						Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score	-	Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	•
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	111			>70%	>75%
≥ = 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ = 780	0.375%	0.375%	>60% 0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375%		1.000% 1.375%	1.625% 2.000%	2.375%
700 – 719			0.230%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125% 3.375%	4.625% 4.875%	5.125% 5.125%
									111 00 70	Additional L					
Auu	ditional LL	.FAS DY L	Odii Allii	nute Ahr	nicable it	Fulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 12	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%	-	0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home			1.625%					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%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA			_	llowing lo	ans
					TV Rang							meReady			
Credit Score			cable for	_						Loans to first-tir					
700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			<u> </u>		igh-cost are	eas
≥ = 780 760 – 779	0.000%	0.000%	0.000%	_	0.500%		0.500%	_	0.375% 0.625%	Lua	ins meeting	Duty to 3	serve requ	liements	
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%				1.750%		1.625%						
680 – 699	0.000%	0.000%	0.025%				2.125%		1.750%						
660 – 679	0.000%	0.125%	1.125%						2.125%						
640 - 659	0.000%	0.125%	1.125%	2.125%	2.875%				2.500%	1					
≤ 639	0.000%	0.230%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%		1					
	onal LLPA									ĺ					
					.TV Rang										
Loan Feature	<u>>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	1.125%			2.125%				4.125%		1					
property															
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%	0.500%	0.500%	0.500%	0.500%						
home															
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
Two- to four-unit property High-balance fixed-rate		0.000%		0.375% 0.750%	0.625% 1.000%	0.625% 1.000%	0.625%		0.625% 1.000%						
Two- to four-unit property High-balance	0.000%			0.750%	1.000%	1.000%	1.000%		1.000%						



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Effective	e: 5	5/12/2025 1	0:34						wv	VW.UFFEAG	ELE.COM				
			GOV	ERN	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	100.338	100.159	99.929	5.875	100.239	100.226	100.162	5.375	96.997	96.945	96.917	FICO 740	- 779		0.000
5.125	100.843	100.664	100.445	6.000	100.773	100.740	100.522	5.500	97.571	97.543	97.516	FICO 680	- 739		0.125
5.250	101.264	101.197	101.011	6.125	101.304	101.271	101.053	5.625	98.114	98.087	98.059	FICO 660			0.250
5.375	101.429	101.408	101.338	6.250	101.808	101.775	101.557	5.750	97.734	97.706	97.679	FICO 640	- 659		0.500
5.500	101.894	101.873	101.803	6.375	101.391	101.358	101.140	5.875	98.315	98.287	98.260	FICO 620	- 639		1.500
5.625	102.467	102.447	102.376	6.500	101.903	101.871	101.652	6.000	98.857	98.829	98.802				
5.750	102.661	102.595	102.529	6.625	102.404	102.371	102.153	6.125	99.339	99.311	99.283	Non-Owr	ner		0.500
5.875	102.624	102.558	102.492	6.750	102.897	102.865	102.646	6.250	97.406	97.343	97.181	Loan Am	ount \$50K < \$1	.00K	0.500
7.000	103.132	103.066	103.000									Loan < \$5	50K (exception	only)	1.500
7.125	103.528	103.461	103.395	<u> </u>				↓				All FHA S	treamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
	HA 30 YR				HA 15 YR				JRAL HOU				USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
5.250	100.677	100.610	100.423	6.250	97.533	97.500	97.282	6.250	101.314	101.247	101.061	FICO 740	- 779		0.000
5.375	100.736	100.716	100.645	6.375	97.579	97.525	97.460	6.375	100.942	100.875	100.668	FICO 700	- 739		0.125
5.500	101.241	101.221	101.150	6.500	97.925	97.871	97.807	6.500	101.532	101.465	101.258	FICO 680	- 699		0.250
5.625	101.705	101.684	101.614	6.625	98.162	98.108	98.044	6.625	102.053	101.986	101.778	FICO 660			0.375
5.750	101.762	101.695	101.488	6.750	98.622	98.590	98.371	6.750	102.556	102.489	102.282	FICO 640			0.875
5.875	101.311	101.245	101.179	6.875	98.473	98.419	98.354	6.875	102.125	102.074	101.878	FICO 620			1.500
7.000	101.820	101.753	101.687	7.000	98.666	98.613	98.548	7.000	102.676	102.626	102.430	CA Prope			0.150
7.125	102.215	102.149	102.083	7.125	98.831	98.778	98.713	7.125	103.212	103.161	102.965	·	50K (exception)	1.500
7.250	102.428	102.378	102.182	7.250	98.710	98.573	98.420	7.250	103.678	103.628	103.432	All RD Re	finance Loans		0.125
7.375	100.939	100.872	100.665	↓				7.375	102.702	102.635	102.427	*Other S	t. Adjustments	may apply	
							<i>'</i>					Ш			
							<u>/ERN</u>	<u>IME</u>	NT V						
		YR Fixed				YR Fixed				ARM 1/1				Fixed IRF	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.000	100.773	100.740	100.522	6.000	100.338	100.159	99.929	5.750	97.449	97.386	97.224	6.000	100.338	100.159	99.929
6.125	101.304	101.271	101.053	6.125	100.843	100.664	100.445	5.875	97.439	97.376	97.214	6.125	100.843	100.664	100.435
6.250	101.808	101.775	101.557	6.250	101.264	101.197	101.011	6.000	97.430	97.367	97.205	6.250	100.973	100.794	100.564
6.375	101.391	101.358	101.140	6.375	101.429	101.408	101.338	6.125	97.421	97.358	97.196	6.375	101.429	101.408	101.338
6.500	101.903	101.871	101.652	6.500	101.894	101.873	101.803	6.250	97.406	97.343	97.181	6.500	101.894	101.873	101.803
6.625 6.750	102.404 102.897	102.371 102.865	102.153 102.646	6.625	102.467	102.447 102.595	102.376					6.625	102.467 102.661	102.447	102.376
6.750	102.697	102.803	102.040	6.750	102.661		102.529					6.750		102.595	102.529
				6.875 7.000	102.624	102.558 103.066	102.492					6.875 7.000	102.624	102.558	102.492
				7.125	103.132 103.528		103.000 103.395					7.125	103.132	103.066	103.000 103.395
				7.125	103.528	103.461	103.393	┨├──				7.125	103.528	103.461	103.393
	VA 15 YR F				VA 30 YR F					1 ARM H			VA 30 YR F		
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	99.956	99.942	99.878	6.250	100.677	100.610	100.423	6.125	97.121	97.058	96.896	6.250	100.677	100.610	100.423
5.875	100.239	100.226	100.162	6.375	100.736	100.716	100.645	6.250	97.106	97.043	96.881	6.375	100.736	100.716	100.645
5.000	100.590	100.576	100.512	6.500	101.241	101.221	101.150					6.500	101.241	101.221	101.150
5.125	100.909	100.896	100.832	6.625	101.705	101.684	101.614					6.625	101.705	101.684	101.614
5.250	100.926	100.905	100.884	6.750	101.762	101.695	101.488					6.750	101.762	101.695	101.488
5.375	100.909	100.889	100.868	6.875	101.311	101.245	101.179					6.875	101.311	101.245	101.179
5.500	101.355	101.335	101.314	7.000	101.820	101.753	101.687	11				7.000	101.820	101.753	101.687
5.625	101.522	101.501	101.481	7.125	102.215	102.149	102.083					7.125	102.215	102.149	102.083
6.750	98.622	98.590	98.371	7.250	102.428	102.378	102.182					7.250	102.428	102.378	102.182
				7.375	100.939	100.872	100.665	┨├──				7.375	100.939	100.872	100.665
			VA Price	 Adjustmen	its			#					STATE OF		100
ICO>=74			0.000	VA Loans			0.250								
ICO 680 -			0.125	Non-Own			0.500			SE	RVING	THO	SE TH	TSE	BVE
FICO 660 -			0.250		unt \$50K < \$1		0.500			OL:	V	G. W	IRRE		
FICO 640 -			2.000	Loan < \$5	OK (exception	only)	1.500					O V	S Unifile	Lo	
FICO 620 -	- 639		3.000												
	Lo	ss Payee	Clause		Lc	ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Corp ISAOA A	TIMA				Em	nail: locks@		ge.com	AR, AZ, C	CA, CO, FL, GA		
			kwy, Suite 27	5	1	0am - 5:00p nline Unitl 8			Lock Desk: ((816) 457-6	5440	ME, MI, N	ΛΝ, MO, NC,	NE, NH, NM	, NV, OK, O
	Kar	nsas City, M	0 64150		LUCK O	mine offiti 8	.oopiii C3 I	lt lt	nside Sales:	(816) 457	-6300	<u></u>	SC, TN, TX	, VA, WA,W	l
			@ 2021	marka di enda la	F din C	- NAME C #24	201	f \$ 4	- DfiI-	O-1. N-46-					



5/12/2025 10:34

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
 6/11/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	5/.	12/2025 10:3					Wast be manda	ny priced by	canning or enne	ming the loc	K GESK BE EIII.	s tillic				
				NON	I-QM:	: A PLUS	(Tighter credit	box.	best	pric	ing)					
Reside	ential 30 Yr Fixe	ed		DSCR		1	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
11.500		9.407	11.500		110.516		>= 780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
11.375		9.157	11.375		110.250			1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
11.250		3.907	11.250		109.985			1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
11.125		3.657	11.125		109.719			0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	-5.000
		3.407				Full Doc										
11.000			11.000		109.454	Full Doc		0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
10.875		3.157	10.875		109.188			0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
10.750		7.907	10.750		108.922			-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
10.625		7.657	10.625		108.657											
10.500		7.407	10.500		108.391											
10.375		7.157	10.375		108.125			1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
10.250	106	5.907	10.250		107.860		760 - 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
10.125	106	5.657	10.125		107.594		740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
10.000	106	5.407	10.000		107.329			0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
9.875	106	5.157	9.875		107.063	Alt Doc		0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
9.750	105	5.907	9.750		106.797		680 - 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
9.625	105	5.657	9.625		106.532	1	660 - 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
9.500	105	5.407	9.500		106.266	1										
9.375	105	5.157	9.375		106.000	1										
9.250	104	1.907	9.250		105.735	1										
9.125		1.657	9.125		105.469	1 1	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
9.000		1.407	9.000		105.204		UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
8.875		4.157	8.875		104.922	Loan Size		0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375	1.000	1.500
8.750		3.907	8.750		104.641	Zoun Size		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.575		
8.625		3.657	8.625		104.360		>\$2.5mm, <=\$3.0mm	0.000	0.000	=0.230	-0.373	=0.373	-0.373			
		3.407				Cuadit Essant										
8.500			8.500		104.079	Credit Event										
8.375		3.157	8.375		103.797											
8.250		2.907	8.250		103.516			0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375		
8.125		2.625	8.125		103.234			-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
8.000		2.344	8.000		102.953			-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.875		2.032	7.875		102.641	Loan Type		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.750	101	1.719	7.750		102.328	LLPAs	Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125		
7.625	101	1.344	7.625		101.953		Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
7.500	100	0.969	7.500		101.578			0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
7.375	100	0.594	7.375		101.203			-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
7.250	100	0.219	7.250		100.766			-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
7.125	99.	844	7.125		100.328		Florida Condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	
7.000	99.	469	7.000		99.828	Property LLPAs		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
6.875	99.	032	6.875		99.328	LLIAS		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
6.750	98.	594	6.750		98.766	1		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
6.625		094	6.625		98.203	Full Doc		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.500		594	6.500		97.641	LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
6.375	97.	032	6.375		97.016			0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.250	96	469	6.250		96.328			0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
6.125		844	6.125		95.641	Alt Doc LLPAs		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		2.000
6.000		219	6.000		94.953	LLFAS		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
		532	5.875		94.203		WVOL	0.000		Wage Earne		-0.250	-0.575	-0.575		
5.875		844				ł	Our lifetine Language								Grid	
5.750		_	5.750		93.453	ł	Qualifying Income		2.1/		come Sumn Paystub, V		1000			4
5.625		157	5.625		92.703		Full Documentation	1.1/							Full Doc	-
5.500	92.	470	5.500		91.953	J	Streamlined Documentation	1 Yı	W2s, W2 Tr					ication	Full Doc	-
				1			Asset Depletion/Asset Qualifier		Qua		ets, 84 Mon		ation		Full Doc	
	Residen		Full Doc	Alt Doc	Inv W/PPP		WVOE				JMA Form 1	1005			Alt-Doc	
		Min Price	99.500	99.500	99.500											
		Max Price	103.000	103.000	103.000	<u>l</u>	Qualifying Income				come Sumn				Grid	4
							Full Documentation	2 Yrs. T	ax Returns (Business, P	ersonal), K1	s, YTD PnL	or 1099 Qu	alification	Full Doc]
DSC	R I	No PPP	1 yr PPP	2-4 PPP	5 yr PPP		Streamlined Documentation		1 Yr Tax	Return (Bu	isiness, Pers	onal), K1s,	YTD PnL		Full Doc	
	Min Price	99.500	99.500	99.500	99.500]	Asset Depletion/Asset Qualifier		Qua	alifying Ass	ets, 84 Mon	th Amortiza	ation		Full Doc	1
	Max Price	103.000	103.500	104.000	104.500	1	12M/24M Bank Statements	Personal	/Business: E	xpense Rati	o (Fixed & 0	CPA PnL), 3	Brd Party Pr	epared PnL		1
		J				•	12M PnL				TEC Prepar				Alt-Doc	1
						ı						•			200	1

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		

	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	0.125	-0.375	-0.875	-1.500
	760 - 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
DSCR	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
	660 - 679	0.000	-0.375	-0.750	-2.000	-3.000		
	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								
		-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
DSCR		-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
DSCR		0.000	0.000	0.000	0.000	0.000	0.000	0.000
		0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
		0.000	0.000	0.000	0.000	0.000	0.000	0.000
		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Type		-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
LLPAs		-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
		-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo / Coop	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
ъ.		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

	Tier 2 States. Other	0.230 0.230	0.250 0.250 0.	.250 0.250 0.25	· ·
Loss Payee Clause		C	Contact Us		ved States
United Fidelity Funding Corp ISAOA ATIMA		Email	l: locks@uffmortgage.com		FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275		L	ock Desk: (816) 457-6440		D, MN, MS, NC, NE, NH, I, OR, PA, SC, TN, TX, VA,
Kansas City, MO 64150		Insi	de Sales: (816) 457-6300		/I, WA
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Non-QM UW Fee \$1,499 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions			
) Days	6/11/2025	2 days	0.100		
		7 days	0.250		
		15 days	0.375		
		20 days	0.635		

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

NON-QM

	Residential 30YR Fixed				
Rate	30 Day				
6.875%	98.963				
6.990%	99.463				
7.125%	99.963				
7.250%	100.463				
7.375%	100.963				
7.500%	101.400				
7.625%	101.775				
7.750%	102.150				
7.875%	102.525				
7.990%	102.838				
8.125%	103.150				
8.250%	103.463				
8.375%	103.713				
8.500%	103.963				
8.625%	104.213				
8.750%	104.463				
8.875%	104.713				
8.990%	104.963				
9.125%	105.213				
9.250%	105.463				
9.375%	105.713				
9.500%	105.963				
9.625%	106.213				
NA VCD 404 0					

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

	11	IOIV-Q
	Investor 30YR Fixed	
Rate	30 Day	
6.875%	99.375	
6.990%	99.875	
7.125%	100.375	
7.250%	100.875	
7.375%	101.375	
7.500%	101.875	
7.625%	102.375	
7.750%	102.813	
7.875%	103.250	
7.990%	103.688	
8.125%	104.063	
8.250%	104.438	
8.375%	104.813	
8.500%	105.125	
8.625%	105.438	
8.750%	105.750	
8.875%	106.063	
8.990%	106.313	
9.125%	106.563	
9.250%	106.813	
9.375%	107.063	
9.500%	107.313	
9.625%	107.563	
May VCD	No Droppy 100 00	^

Max YSP w No Prepay 100.000 Max YSP 101.000

Investor NQM LLPAs							
			Othe	r			
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
I/O	-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

		De	ice Adjustm	onto				
			ntial NQM		•			
		reside	Full Dod		<u> </u>			
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
		Bank St	atement	/ No Rat	io			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.500	-4.875
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.625	-5.000
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.125	-5.500
720	0.375	0.250	0.250	0.000	-0.250	-1.000	-3.250	N/A
700	0.375	0.250	0.000	-0.375	-0.750	-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	-1.875	-2.625	-3.500	-5.125	N/A	N/A
		_	ntial NQN	1 LLPA				
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 0.000	-0.250 0.000	-0.250 0.000	-0.250 0.000	-0.500 0.000	-0.750	-1.000
Loan Amt > \$1.5M Loan Amt > \$2.0M	0.000 -0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A N/A	N/A N/A
Loan Amt > \$3.0M	-1.000	-1.000	-0.230	-1.250	-0.300 N/A	-0.300 N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	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	N/A	N/A
1099 *	-0.500		-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLF		0.500	0.500	0.730	0.750
			x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	l
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. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al 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 3%, 2%, 1% ste late 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% structure.	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- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for 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 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
80 Days	6/11/2025	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	110,669	110.044	109,294
9.875	110.419	109.794	109.044
9.750	110.169	109.544	108.794
9.625	109.919	109.294	108.544
9.500	109.669	109.044	108.294
9.375	109.419	108.794	108.044
9.250	109.169	108.544	107.794
9.125	108.919	108.294	107.544
9.000	108.669	108.044	107.294
8.875	108.419	107.794	107.044
8.750	108.169	107.544	106.794
8.625	107.919	107.294	106.544
8.500	107.669	107.044	106.294
8.375	107.419	106.794	106.044
8.250	107.169	106.544	105.794
8.125	106.780	106.155	105.405
8.000	106.391	105.766	105.016
7.875	106.003	105.378	104.628
7.750	105.601	104.976	104.226
7.625	105.188	104.563	103.813
7.500	104.761	104.136	103.386
7.375	104.323	103.698	102.948
7.250	103.870	103.245	102.495
7.125	103.403	102.778	102.028
7.000	102.922	102.297	101.547
6.875	102.427	101.802	101.052
6.750	101.918	101.347	100.597
6.625	101.397	100.891	100.141
6.500	100.861	100.422	99.672
6.375	100.313	99.942	99.192
6.250	99.751	99.451	98.701
6.125	99.177	98.948	98.198
6.000	98.589	98.435	97.685
5.875	97.989	97.864	97.114
5.750	97.377	97.252	96.502
5.625	96.752	96.627	95.877
5.500	96.114	95.989	95.239
5.375	95.464	95.339	94.589
5.250	94.804	94.679	93.929
5.125	94.133	94.008	93.258
5.000	93.451	93.326	92.576

•						
	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
B	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Nemiance	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	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	
	LOGII TYPE LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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



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

Lock Expirations
30 Days 6/11/2025

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

Effective: 5/12/2025 10:34

FIXED SECONDS

RES	IDENTIAL	IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.750	13.500	111.75
12.625	112.500	13.375	111.62
12.500	112.250	13.250	111.50
12.375	112.000	13.125	111.37
12.250	111.750	13.000	111.25
12.125	111.500	12.875	111.12
12.000	111.250	12.750	110.87
11.875	111.000	12.625	110.62
11.750	110.750	12.500	110.37
11.625	110.500	12.375	110.12
11.500	110.250	12.250	109.87
11.375	110.000	12.125	109.62
11.250	109.750	12.000	109.37
11.125	109.500	11.875	109.12
11.000	109.250	11.750	108.87
10.875	109.000	11.625	108.62
10.750	108.750	11.500	108.37
10.625	108.500	11.375	108.12
10.500	108.250	11.250	107.87
10.375	108.000	11.125	107.62
10.250	107.625	11.000	107.37
10.125	107.250	10.875	107.12
10.000	106.875	10.750	106.87
9.875	106.500	10.625	106.62
9.750	106.125	10.500	106.37
9.625	105.750	10.375	106.12
9.500	105.375	10.250	105.75
9.375	105.000	10.125	105.37
9.250	104.625	10.000	105.00
9.125	104.250	9.875	104.62
9.000	103.875	9.750	104.25
8.875	103.500	9.625	103.87
8.750	103.000	9.500	103.50
8.625	102.500	9.375	103.00
8.500	102.000	9.250	102.50
8.375	101.500	9.125	102.00
8.250	101.000	9.000	101.50
8.125	100.250	8.875	100.75
8.000	99.500	8.750	100.00
7.875	98.750	8.625	99.250
7.750	98.000	•	

				RESI	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗄	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
•	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)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

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

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

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



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

 30 Days
 6/11/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 5/12/2025 10:34

FHA with DPA Seconds

30 Year Fixed							
Rate	15 Day	30 Day	45 Day				
7.875	101.413	101.343	100.968				
7.750	101.312	101.241	100.866				
7.625	100.488	100.417	100.042				
7.500	100.384	100.313	99.938				
7.375	100.269	100.199	99.824				
7.250	100.146	100.075	99.700				

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 Ad	justr	nents	
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	5/27/2025	2 days	0.100
30 Days	6/11/2025	7 days	0.250
45 Days	6/26/2025	15 days	0.375
		30 days	0.625

Effective: 5/12/2025 10:34 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

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

Lock Desk Hours

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST

Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300

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