



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

Lock Expirations		Lock Extensions	
15 Days	11/25/2025	2 days	0.100
30 Days	12/10/2025	7 days	0.250
45 Days	12/25/2025	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: 11/10/2025 10:27

CONVENTIONAL

CONVENTIONAL 30/25YR 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
5.750	99.955	99.913	99.812	5.250	99.359	99.277	99.222	5.000	99.685	99.672	99.526	5.125	99.526	99.513	99.367
5.875	100.543	100.502	100.400	5.375	99.870	99.788	99.733	5.125	100.047	100.033	99.888	5.250	99.893	99.880	99.734
6.000	101.036	100.994	100.893	5.500	99.773	99.676	99.607	5.250	100.254	100.234	100.174	5.375	100.316	100.302	100.157
6.125	101.489	101.448	101.396	5.625	100.284	100.187	100.118	5.375	100.781	100.767	100.622	5.500	100.554	100.540	100.395
6.250	101.360	101.318	101.267	5.750	100.760	100.663	100.594	5.500	101.057	101.044	100.898	5.625	100.797	100.784	100.638
6.375	101.844	101.802	101.751	5.875	101.201	101.103	101.034	5.625	101.378	101.364	101.219	5.750	101.138	101.125	100.979
6.500	102.272	102.231	102.180	6.000	101.274	101.247	101.051	5.750	101.491	101.477	101.332	5.875	101.538	101.525	101.379
6.625	102.640	102.599	102.547	6.125	101.628	101.600	101.405	5.875	102.002	101.988	101.843	6.000	101.741	101.727	101.582
6.750	102.712	102.692	102.658	6.250	101.802	101.703	101.634	6.000	102.246	102.233	102.088	6.125	101.962	101.948	101.803
6.875	103.139	103.118	103.085	6.375	102.166	102.068	101.999	6.125	102.532	102.519	102.373	6.250	102.259	102.246	102.082

CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH BAL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875	100.121	100.079	99.828	5.875	100.162	100.121	100.079	6.250	100.440	100.426	100.263	6.250	100.013	100.000	99.837
6.000	100.612	100.585	100.389	6.000	100.624	100.583	100.541	6.375	100.851	100.838	100.674	6.375	100.317	100.304	100.141
6.125	100.980	100.938	100.887	6.125	101.021	100.980	100.938	6.500	100.996	100.983	100.820	6.500	100.530	100.516	100.353
6.250	101.169	101.127	101.076	6.250	101.211	101.169	101.127	6.625	101.138	101.125	100.961	6.625	100.691	100.678	100.515
6.375	101.533	101.492	101.440	6.375	101.575	101.533	101.492	6.750	101.241	101.214	101.041	6.750	100.817	100.790	100.617
6.500	101.976	101.948	101.804	6.500	101.939	101.897	101.855	6.875	101.626	101.599	101.426	6.875	101.097	101.070	100.897
6.625	102.235	102.193	102.142	6.625	102.277	102.235	102.193	7.000	101.729	101.703	101.529	7.000	101.252	101.225	101.052
6.750	101.829	101.815	101.789	6.750	101.843	101.829	101.815	7.125	101.809	101.782	101.609	7.125	101.372	101.345	101.172
6.875	102.131	102.117	102.091	6.875	102.145	102.131	102.117	7.250	99.090	98.994	98.900	7.250	99.090	98.994	98.900
7.000	102.483	102.469	102.390	7.000	102.444	102.430	102.416								

SOFR 5/6 ARMS				SOFR 7/6 ARMS				SOFR 10/6 ARMS				Misc Price Adjustments			
No Current Program Data				No Current Program Data				No Current Program Data				No Impounds (Non-CA)			
												No Impounds (CA Only)			
												Non-Owner, LTV <= 75			
												Non-Owner, LTV 75.01-80			
												Non-Owner, LTV > 80			
												2-4 Unit			
												Condo, LTV > 75			
												FICO < 660			
												Loan Amt \$50K < \$100K			
												Loan < \$50K (exception only)			

Loss Payee Clause		Lock Desk Hours		Contact Us		Approved States	
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		Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300		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	

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GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
5.250	99.714	99.647	99.530	5.250	100.514	100.500	100.355	5.375	99.666	99.603	99.441	FICO >=780	0.000
5.375	100.065	99.998	99.881	5.375	100.134	100.120	99.975	5.500	99.656	99.593	99.431	FICO 740 - 779	0.000
5.500	100.541	100.474	100.357	5.500	100.672	100.658	100.513	5.625	99.645	99.582	99.420	FICO 680 - 739	0.125
5.625	101.024	100.983	100.840	5.625	101.200	101.187	101.042	5.750	100.231	100.168	100.006	FICO 660 - 679	0.250
5.750	101.265	101.225	101.072	5.750	101.723	101.709	101.564	5.875	100.219	100.156	99.994	FICO 640 - 659	0.500
5.875	101.149	101.074	100.948	5.875	101.256	101.243	101.079	6.000	100.206	100.143	99.981	FICO 620 - 639	1.500
6.000	101.678	101.603	101.478	6.000	101.772	101.759	101.595	6.125	100.191	100.128	99.966	Non-Owner	0.500
6.125	102.145	102.069	101.944	6.125	102.279	102.266	102.103	6.250	99.880	99.817	99.655	Loan Amount \$50K < \$100K	0.500
6.250	102.277	102.201	102.076	6.250	102.782	102.769	102.605					Loan < \$50K (exception only)	1.500
6.375	102.128	102.051	101.917	6.375	102.375	102.348	102.175					All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.250	101.745	101.705	101.553	6.250	98.507	98.494	98.330	6.000	101.557	101.517	101.365	FICO >=780	0.000
6.375	101.435	101.355	101.224	6.375	98.364	98.333	98.293	6.125	102.098	102.057	101.905	FICO 740 - 779	0.000
6.500	101.850	101.770	101.640	6.500	98.603	98.576	98.490	6.250	102.570	102.530	102.378	FICO 700 - 739	0.125
6.625	102.231	102.151	102.021	6.625	99.097	99.070	98.897	6.375	101.821	101.794	101.644	FICO 680 - 699	0.250
6.750	102.216	102.190	102.040	6.750	99.585	99.559	99.385	6.500	102.394	102.367	102.217	FICO 660 - 679	0.375
6.875	101.809	101.692	101.574	6.875	98.992	98.959	98.925	6.625	102.898	102.871	102.721	FICO 640 - 659	0.875
7.000	102.255	102.138	102.021	7.000	99.114	99.081	99.047	6.750	103.385	103.358	103.208	FICO 620 - 639	1.500
7.125	102.692	102.575	102.457	7.125	99.242	99.209	99.175	6.875	102.738	102.657	102.461	CA Property	0.150
7.250	102.554	102.473	102.277	7.250	99.090	98.994	98.900	7.000	103.276	103.195	102.999	Loan < \$50K (exception)	1.500
7.375	99.668	99.614	99.441					7.125	103.799	103.719	103.522	All RD Refinance Loans	0.125
												*Other St. Adjustments may apply	

GOVERNMENT VA

VA 15 YR Fixed				VA 30 YR Fixed				VA 5/1 ARM 1/1/5				VA 30 YR Fixed IRRRL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	101.772	101.759	101.595	5.500	100.541	100.474	100.357	5.750	100.231	100.168	100.006	5.500	100.541	100.474	100.357
6.125	102.279	102.266	102.103	5.625	101.024	100.983	100.840	5.875	100.219	100.156	99.994	5.625	101.024	100.957	100.840
6.250	102.782	102.769	102.605	5.750	101.265	101.225	101.072	6.000	100.206	100.143	99.981	5.750	101.078	101.003	100.878
6.375	102.375	102.348	102.175	5.875	101.149	101.074	100.948	6.125	100.191	100.128	99.966	5.875	101.149	101.074	100.948
6.500	102.878	102.851	102.678	6.000	101.678	101.603	101.478	6.250	99.880	99.817	99.655	6.000	101.678	101.603	101.478
6.625	103.372	103.345	103.172	6.125	102.145	102.069	101.944					6.125	102.145	102.069	101.944
6.750	103.860	103.834	103.660	6.250	102.277	102.201	102.076					6.250	102.277	102.201	102.076
				6.375	102.128	102.047	101.917					6.375	102.128	102.047	101.917
				6.500	102.503	102.423	102.292					6.500	102.503	102.423	102.292
				6.625	102.994	102.913	102.783					6.625	102.994	102.913	102.783
VA 15 YR Fixed High Bal				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL 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	100.727	100.647	100.517	6.250	101.745	101.705	101.553	6.125	100.191	100.128	99.966	6.250	101.745	101.705	101.553
5.875	100.966	100.886	100.755	6.375	101.435	101.355	101.224	6.250	99.880	99.817	99.655	6.375	101.435	101.355	101.224
6.000	101.309	101.228	101.098	6.500	101.850	101.770	101.640					6.500	101.850	101.770	101.640
6.125	101.628	101.548	101.418	6.625	102.231	102.151	102.021					6.625	102.231	102.151	102.021
6.250	101.903	101.895	101.887	6.750	102.216	102.190	102.040					6.750	102.216	102.190	102.040
6.375	101.833	101.825	101.816	6.875	101.809	101.692	101.574					6.875	101.809	101.692	101.574
6.500	102.294	102.286	102.277	7.000	102.255	102.138	102.021					7.000	102.255	102.138	102.021
6.625	102.480	102.472	102.463	7.125	102.692	102.575	102.457					7.125	102.692	102.575	102.457
6.750	99.585	99.559	99.385	7.250	102.554	102.473	102.277					7.250	102.554	102.473	102.277
				7.375	99.668	99.614	99.441					7.375	99.668	99.614	99.441

VA Price Adjustments

FICO >=740	0.000	VA Loans	0.250
FICO 680 - 739	0.125	Non-Owner	0.500
FICO 660 - 679	0.250	Loan Amount \$50K < \$100K	0.500
FICO 640 - 659	2.000	Loan < \$50K (exception only)	1.500
FICO 620 - 639	3.000		



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Non-QM UW Fee
\$1,499

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		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 11/10/2025 10:27

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

NON-QM: A PLUS (Tighter credit box, best pricing)

Residential 30 Yr Fixed		DSCR	
11.500	110.947	11.500	112.665
11.375	110.697	11.375	112.415
11.250	110.447	11.250	112.165
11.125	110.197	11.125	111.915
11.000	109.947	11.000	111.665
10.875	109.697	10.875	111.415
10.750	109.447	10.750	111.165
10.625	109.197	10.625	110.915
10.500	108.947	10.500	110.665
10.375	108.697	10.375	110.415
10.250	108.447	10.250	110.165
10.125	108.197	10.125	109.915
10.000	107.947	10.000	109.665
9.875	107.697	9.875	109.415
9.750	107.447	9.750	109.165
9.625	107.197	9.625	108.915
9.500	106.947	9.500	108.665
9.375	106.697	9.375	108.415
9.250	106.447	9.250	108.165
9.125	106.197	9.125	107.915
9.000	105.947	9.000	107.665
8.875	105.697	8.875	107.415
8.750	105.447	8.750	107.165
8.625	105.197	8.625	106.915
8.500	104.947	8.500	106.665
8.375	104.697	8.375	106.415
8.250	104.447	8.250	106.165
8.125	104.197	8.125	105.884
8.000	103.947	8.000	105.571
7.875	103.665	7.875	105.259
7.750	103.384	7.750	104.946
7.625	103.072	7.625	104.634
7.500	102.759	7.500	104.259
7.375	102.384	7.375	103.884
7.250	102.009	7.250	103.446
7.125	101.634	7.125	103.009
7.000	101.259	7.000	102.509
6.875	100.822	6.875	102.009
6.750	100.384	6.750	101.446
6.625	99.947	6.625	100.884
6.500	99.509	6.500	100.259
6.375	99.009	6.375	99.634
6.250	98.509	6.250	98.946
6.125	97.946	6.125	98.258
6.000	97.384	6.000	97.571
5.875	96.759	5.875	96.821
5.750	96.134	5.750	96.071
5.625	95.446	5.625	95.321
5.500	94.759	5.500	94.571

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

	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
		>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780
Full Doc	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	-
	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
Alt Doc	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	-
	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									
	>= 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
Loan Size	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	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									
	>= 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	-
Loan Type LPAs	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									
	>= 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	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
Property LPAs	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									
	>= 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	-
	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	-	-
Full Doc LPAs	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	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	-
	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	-	-
Alt Doc LPAs	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	-
	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									

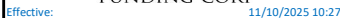
Salaried/Wage Earners		
Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
VVOE	FNMA Form 1005	Alt-Doc
Self Employed Borrowers		
Qualifying Income	Income Summary	Grid
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

DSCR	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
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	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							
Loan Size	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
	>=\$2.0mm, <\$2.5mm							
	>=\$2.5mm, <\$3.0mm							
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	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/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	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
	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	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*	0.000	0.000	0.000	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500

Loss Payee Clause		Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150		Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
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Non-QM UW Fee	\$1,499
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United Fidelity Funding

0 NW Briarcliff Prky Ste

Kansas City, MO 64150

www.uffyboleale.com

Lock Expirations		Lock Extensions	
30 Days	12/10/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

NON-QM

Residential 30YR Fixed		Investor 30YR Fixed	
Rate	30 Day	Rate	30 Day
6.375%	98.275	6.375%	99.200
6.500%	99.225	6.500%	100.100
6.625%	99.925	6.625%	100.600
6.750%	100.525	6.750%	101.100
6.875%	100.975	6.875%	101.575
6.990%	101.425	6.990%	102.025
7.125%	101.800	7.125%	102.525
7.250%	102.200	7.250%	102.975
7.375%	102.575	7.375%	103.450
7.500%	102.900	7.500%	103.875
7.625%	103.150	7.625%	104.250
7.750%	103.425	7.750%	104.625
7.875%	103.675	7.875%	105.000
7.990%	103.925	7.990%	105.375
8.125%	104.175	8.125%	105.750
8.250%	104.425	8.250%	106.090
8.375%	104.675	8.375%	106.390
8.500%	104.925	8.500%	106.690
8.625%	105.175	8.625%	106.971
8.750%	105.425	8.750%	107.253
8.875%	105.675	8.875%	107.534
8.990%	105.925	8.990%	107.799
9.125%	106.175	9.125%	108.065
Max Price (Owner Occ / 3Yr+ PPP)	101.500	Max Price (3Yr PPP)	101.500
Max Price (2 Yr PPP)	101.000	Max Price (2Yr PPP)	101.000
Max Price (1 Yr PPP)	100.000	Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500	Max Price (No Prepay)	99.500

Price Adjustments								
Residential NQM -- LLPAs								
Full Doc								
FICoXLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.750	-2.750	N/A
700	0.125	0.000	0.000	-0.250	-0.500	-1.250	-4.000	N/A
680	-0.125	-0.250	-0.500	-0.875	-1.500	-2.500	-6.250	N/A
660	-0.500	-0.750	-1.125	-1.625	-2.500	-5.000	N/A	N/A
Bank Statement / No Ratio								
FICoXLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-0.750	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.500	-1.250	-4.250	N/A
680	-0.125	-0.250	-0.500	-0.875	-1.500	-2.500	-6.500	N/A
660	-0.500	-0.750	-1.125	-1.625	-2.500	-5.000	N/A	N/A
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.250	-0.500	-0.875	N/A	N/A
40 Yr Fully Amor	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	-1.500	-1.500
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.625	-1.125	N/A	N/A
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-1.000	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	-0.750
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-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	-0.125	-0.125	-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
State FL / TX	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
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
Investor NQM -- LLPAs								
DSCR ≥ 1.00x / 3 Yr Prepay								
FICoXLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.750	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.125	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.500	
720	0.625	0.500	0.375	0.125	-0.375	-0.875	-2.125	
700	0.250	0.125	0.000	-0.250	-1.000	-1.625	-2.875	
680	0.000	-0.250	-0.500	-0.750	-1.750	-2.750	N/A	

RESIDENTIAL PROGRAM ELIGIBILITY				Max LTV		660	-0.500	-0.750	-1.000	-1.250	-2.125	-3.750	N/A																								
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	FN	-2.000	-2.250	-2.750	-3.500	N/A	N/A	N/A																								
\$1,500,000	50%	6 Months	740	90.00%	80.00%	<div>RESIDENTIAL PROGRAM LIMITATIONS</div> <table><tr><th>Overlays</th><th>Limit</th></tr><tr><td>Interest Only / 2-4 Units</td><td>80% LTV</td></tr><tr><td>2nd Home / Investor (Min FICO 680 / Max \$2.5M Loan Size)</td><td>80% LTV (Purch & R/T) 75% LTV (Cash-Out)</td></tr><tr><td>No Ratio / Asset Depletion</td><td>80% LTV</td></tr><tr><td>Non Warrantable Condos</td><td>80% LTV</td></tr><tr><td>Residual Income</td><td>\$2,500.00</td></tr><tr><td>12 Mos Profit & Loss w/ 2mo Bank Stmt</td><td>80% (Purchase) 70% (Refinance)</td></tr></table> <div>INVESTOR PROGRAM LIMITATIONS</div> <table><tr><th>Overlays</th><th>Limit</th></tr><tr><td>Foreign National</td><td>80% LTV</td></tr><tr><td>First Time Investors Interest Only Min DSCR 1.00</td><td>80% LTV (Purch & R/T) 75% LTV (Cash-Out)</td></tr><tr><td>DSCR < 1.00x (0.75x Min)</td><td>80% LTV</td></tr><tr><td>Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt</td><td>80% LTV</td></tr></table>								Overlays	Limit	Interest Only / 2-4 Units	80% LTV	2nd Home / Investor (Min FICO 680 / Max \$2.5M Loan Size)	80% LTV (Purch & R/T) 75% LTV (Cash-Out)	No Ratio / Asset Depletion	80% LTV	Non Warrantable Condos	80% LTV	Residual Income	\$2,500.00	12 Mos Profit & Loss w/ 2mo Bank Stmt	80% (Purchase) 70% (Refinance)	Overlays	Limit	Foreign National	80% LTV	First Time Investors Interest Only Min DSCR 1.00	80% LTV (Purch & R/T) 75% LTV (Cash-Out)	DSCR < 1.00x (0.75x Min)	80% LTV	Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt	80% LTV
			Overlays	Limit																																	
			Interest Only / 2-4 Units	80% LTV																																	
2nd Home / Investor (Min FICO 680 / Max \$2.5M Loan Size)	80% LTV (Purch & R/T) 75% LTV (Cash-Out)																																				
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Overlays	Limit																																				
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First Time Investors Interest Only Min DSCR 1.00	80% LTV (Purch & R/T) 75% LTV (Cash-Out)																																				
DSCR < 1.00x (0.75x Min)	80% LTV																																				
Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt	80% LTV																																				
680	85.00%	75.00%																																			
660	80.00%	70.00%																																			
\$2,500,000	50%	9 Months	720	80.00%	75.00%																																
			700	80.00%	70.00%																																
			680	75.00%	65.00%																																
\$3,000,000	50%	12 Months	720	75.00%	70.00%																																
			700	70.00%	70.00%																																
			700	70.00%	70.00%																																
\$3,500,000	50%	12 Months	700	70.00%	N/A																																

INVESTOR PROGRAM ELIGIBILITY			Max LTV			
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O
\$1,500,000	6 Months	0.75	740	80.00%	80.00%	75.00%
			700	80.00%	80.00%	75.00%
			680	75.00%	75.00%	70.00%
			660	75.00%	75.00%	60.00%
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%
			680	70.00%	70.00%	65.00%
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%
			680	65.00%	65.00%	60.00%

Declining Markets <<ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%													
Residential Highlights Primary, Secondary Homes and NOO													
Occupancy		Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties											
Property Types		SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines											
Loan Programs		Fully Amortized - 30 Year Fixed Interest Only - 40 Year Fixed 10 Yr I/O											
Qual Payment - I/O		Qualify over the fully amortized period - 360 Months											
Max Cash Out		Max Cash-Out = \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Cash-Out Proceeds may be used for reserve requirements											
No Ratio		Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.											
DC - Debt Consolidation		Defined as the payoff of any Mortgage/Title Lien including delinquent property taxes, any tradeline on credit and any Federal or State Tax Liens with an established Payment Plan. See guidelines for further clarity.											
Prepayment Penalty		Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.											
Investment Highlights Non Owner Occupied Homes													
Occupancy		Investment Properties Only											
Property Types		SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines											
Loan Program		Fully Amortized - 30 Year Fixed Interest Only - 30 Year Fixed 10 Yr I/O											
DSCR Calculation		Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA											
Gross Rents Defined		Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.											
Unleased / Vacant Homes		Gross rents determined from Average Market Rents on Appraisal. Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions Unleased Properties (2+ Units): Max 1 vacant unit on refinances											
Eligible Payoffs		Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property.											
First Time Investors		Defined as borrowers without a 12 month rental property history over the most recent 12 months.											
Max Cash Out		\$500,000. Refer to delayed financing guidelines for other restrictions.											
Prepayment Penalty		Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.											
Loss Payee Clause						Contact Us				Approved States			
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150						Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300				AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA			
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Non-QM UW Fee
\$1,395

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

Lock Expirations		Lock Extensions	
30 Days	12/10/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 11/10/2025 10:27

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

Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	112.050	111.425	110.675
9.875	111.800	111.175	110.425
9.750	111.550	110.925	110.175
9.625	111.300	110.675	109.925
9.500	111.050	110.425	109.675
9.375	110.800	110.175	109.425
9.250	110.550	109.925	109.175
9.125	110.300	109.675	108.925
9.000	110.050	109.425	108.675
8.875	109.800	109.175	108.425
8.750	109.550	108.925	108.175
8.625	109.300	108.675	107.925
8.500	109.050	108.425	107.675
8.375	108.800	108.175	107.425
8.250	108.550	107.925	107.175
8.125	108.246	107.621	106.871
8.000	107.943	107.318	106.568
7.875	107.639	107.014	106.264
7.750	107.317	106.692	105.942
7.625	106.978	106.353	105.603
7.500	106.621	105.996	105.246
7.375	106.246	105.621	104.871
7.250	105.851	105.226	104.476
7.125	105.437	104.812	104.062
7.000	105.003	104.378	103.628
6.875	104.549	103.924	103.174
6.750	104.076	103.451	102.701
6.625	103.584	102.959	102.209
6.500	103.073	102.448	101.698
6.375	102.543	101.918	101.168
6.250	101.996	101.415	100.665
6.125	101.432	100.921	100.171
6.000	100.850	100.413	99.663
5.875	100.251	99.889	99.139
5.750	99.637	99.351	98.601
5.625	99.007	98.800	98.050
5.500	98.361	98.235	97.485
5.375	97.700	97.575	96.825
5.250	97.025	96.900	96.150
5.125	96.335	96.210	95.460
5.000	95.632	95.507	94.757

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	
Limited Cash-Out Refinance	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	
Cash-Out Refinance	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
	640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125		

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans & Limited Cash-Out Refinance	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
Cash-Out Refinance	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
	High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000		
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375			
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		

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

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

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

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

Lock Expirations		Lock Extensions	
30 Days	12/10/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 11/10/2025 10:27

FIXED SECONDS

RESIDENTIAL		INVESTOR		RESIDENTIAL PRICE ADJUSTERS										
Rate	30 Day	Rate	30 Day			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
12.375	111.875	13.375	111.875	FULL DOC	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.500)	(6.125)
12.250	111.750	13.250	111.750		780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.750)	(6.375)
12.125	111.625	13.125	111.625		760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.375)	(7.375)
12.000	111.500	13.000	111.500		740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
11.875	111.375	12.875	111.375		720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
11.750	111.250	12.750	111.250		700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)	(9.375)	(11.500)
11.625	111.125	12.625	111.125		680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)	(8.375)	(11.125)	
11.500	111.000	12.500	111.000		660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)	(7.250)	(10.250)		
11.375	110.875	12.375	110.875	BANK STATEMENT (12 or 24)	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	(5.875)	(7.625)
11.250	110.750	12.250	110.750		780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	(6.125)	(7.875)
11.125	110.625	12.125	110.625		760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	(6.750)	(8.875)
11.000	110.500	12.000	110.500		740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)
10.875	110.375	11.875	110.375		720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
10.750	110.250	11.750	110.250		700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)	(6.750)	(11.250)	
10.625	110.000	11.625	110.125		680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)	(7.000)	(9.750)		
10.500	109.750	11.500	110.000		660 - 679	(5.750)	(5.875)	(6.375)	(7.125)	(7.625)	(8.625)			
10.375	109.500	11.375	109.875	P & L Only - WVOE	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	(5.875)	(7.625)
10.250	109.250	11.250	109.750		780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	(6.125)	(7.875)
10.125	109.000	11.125	109.500		760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	(6.750)	(8.875)
10.000	108.750	11.000	109.250		740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)
9.875	108.500	10.875	109.000		720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
9.750	108.125	10.750	108.750		700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)	(6.750)	(11.250)	
9.625	107.750	10.625	108.500		680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)	(7.000)	(9.750)		
9.500	107.375	10.500	108.250		660 - 679	(5.750)	(5.875)	(6.375)	(7.125)	(7.625)	(8.625)			
9.375	107.000	10.375	108.000	TERM	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
9.250	106.625	10.250	107.750		15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
9.125	106.250	10.125	107.500		20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
9.000	105.875	10.000	107.125		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	105.500	9.875	106.750		30/15yr Balloon	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
8.750	105.125	9.750	106.375		40/15yr Balloon	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
8.625	104.750	9.625	106.000		Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	104.250	9.500	105.625											
8.375	103.750	9.375	105.250	LOAN AMOUNT	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
8.250	103.250	9.250	104.750		075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
8.125	102.750	9.125	104.250		100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
8.000	102.125	9.000	103.750		125,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875	101.500	8.875	103.250		750,001-850k	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
7.750	100.875	8.750	102.625											
7.625	100.125	8.625	102.000											
7.500	99.375	8.500	101.375											
7.375	98.625			DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
					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)
					Second Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)		

PROPERTY	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	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)
	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
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
FULL DOC	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
	720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)		
	700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)			
	660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)				
BANK STATEMENT (12 or 24)	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)		
	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)		
	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)		
	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)		
	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)		
	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)			
	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)				
	660 - 679	(5.750)	(5.875)	(6.375)						
P & L Only - WVOE	≥ 800	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.750)	(3.750)		
	780 - 799	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.875)	(4.000)		
	760 - 779	(1.000)	(1.000)	(1.250)	(1.875)	(2.125)	(3.500)	(4.750)		
	740 - 759	(1.375)	(1.375)	(1.750)	(2.375)	(2.625)	(4.125)	(6.000)		
	720 - 739	(2.125)	(2.125)	(2.625)	(3.375)	(3.625)	(4.875)	(7.250)		
	700 - 719	(3.375)	(3.375)	(4.000)	(4.750)	(5.250)				
	680 - 699	(5.750)	(5.750)	(6.500)	(7.125)					
	660 - 679	(7.750)	(7.875)	(8.375)						
DSCR	≥ 800	(0.625)	(0.625)	(0.875)	(1.500)	(1.750)	(3.000)	(4.000)		
	780 - 799	(0.625)	(0.625)	(0.875)	(1.500)	(1.750)	(3.125)	(4.250)		
	760 - 779	(1.125)	(1.125)	(1.375)	(2.000)	(2.250)	(3.750)	(5.000)		
	740 - 759	(1.500)	(1.500)	(1.875)	(2.500)	(2.750)	(4.375)	(6.250)		
	720 - 739	(2.375)	(2.375)	(2.875)	(3.625)	(3.875)	(5.125)	(7.500)		
	700 - 719	(3.625)	(3.625)	(4.250)	(5.000)	(5.500)	(6.500)			
	680 - 699	(6.250)	(6.250)	(7.000)	(7.625)	(8.250)				
TERM	10Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
	15Yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
	20Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	30Yr Fixed	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
	30/15yr Balloon	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
	40/15yr Balloon	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		

<div>Stand Alone Second \$1,395</div> <div>Piggyback Second \$995</div>	LOAN AMT	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
		075,000-100k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
		100,001+	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
		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)		
	PROPERTY	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
		2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
		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)			
	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125			
No Prepay		0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1yr Prepay_Standard		0.250	0.250	0.250	0.250	0.250	0.250	0.250			
2yr Prepay_Standard		0.500	0.500	0.500	0.500	0.500	0.500	0.500			
3yr Prepay_Standard		1.250	1.250	1.250	1.250	1.250	1.250	1.250			
4yr Prepay_Standard		1.625	1.625	1.625	1.625	1.625	1.625	1.625			
5yr Prepay_Standard		1.875	1.875	1.875	1.875	1.875	1.875	1.875			
1yr Prepay_3Pct		0.250	0.250	0.250	0.250	0.250	0.250	0.250			
2yr Prepay_3Pct		0.500	0.500	0.500	0.500	0.500	0.500	0.500			
3yr Prepay_3Pct		1.250	1.250	1.250	1.250	1.250	1.250	1.250			
4yr Prepay_3Pct		1.625	1.625	1.625	1.625	1.625	1.625	1.625			
5yr Prepay_3Pct		1.875	1.875	1.875	1.875	1.875	1.875	1.875			
1yr Prepay_5Pct		0.250	0.250	0.250	0.250	0.250	0.250	0.250			
2yr Prepay_5Pct		0.500	0.500	0.500	0.500	0.500	0.500	0.500			
3yr Prepay_5Pct		1.500	1.500	1.500	1.500	1.500	1.500	1.500			
4yr Prepay_5Pct		1.875	1.875	1.875	1.875	1.875	1.875	1.875			
5yr Prepay_5Pct		2.125	2.125	2.125	2.125	2.125	2.125	2.125			
1yr Prepay_1		0.250	0.250	0.250	0.250	0.250	0.250	0.250			
2yr Prepay_21		0.500	0.500	0.500	0.500	0.500	0.500	0.500			
3yr Prepay_321		1.000	1.000	1.000	1.000	1.000	1.000	1.000			
4yr Prepay_4321		1.625	1.625	1.625	1.625	1.625	1.625	1.625			
5yr Prepay_54321		1.875	1.875	1.875	1.875	1.875	1.875	1.875			
	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
Loss Payee Clause		Contact Us					Approved States				
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150		Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300					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				

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 Kansas City, MO 64150
www.uffwholesale.com

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Lock Expirations		Lock Extensions	
30 Days	12/10/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

FHA with DPA Seconds

30 Year Fixed			
Rate	15 Day	30 Day	45 Day
7.750	101.026	100.963	100.588
7.625	100.235	100.172	99.797
7.500	100.132	100.070	99.695
7.375	100.019	99.956	99.581
7.250	99.897	99.834	99.459
7.125	99.184	99.121	98.746

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 <\$70,000	-3.000

Loss Payee Clause	Contact Us	Approved States
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Lock Expirations		Lock Extensions	
15 Days	11/25/2025	2 days	0.100
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		30 days	0.625

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

Administration and Appraisal Fees

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

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PRICE. PRODUCTS. SERVICE.
IT'S ALL WE DO.



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

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
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	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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