

9/8/2025 10:09

Effective:

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

	Lock Expirations	Lock Exter	sions
15 Days	9/23/2025	2 days	0.100
30 Days	10/8/2025	7 days	0.250
45 Days	10/23/2025	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	ONVENTION	NAL 20 YR	FIXED	CO	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	101.787	101.740	101.686	6.000	101.631	101.525	101.447	5.750	101.828	101.800	101.643	5.875	101.874	101.846	101.689
5.250	101.676	101.629	101.575	6.125	102.092	101.986	101.908	5.875	102.339	102.311	102.154	6.000	102.091	102.062	101.906
5.375	102.201	102.154	102.100	6.250	102.521	102.415	102.336	6.000	102.560	102.531	102.375	6.125	102.291	102.263	102.106
5.500	102.686	102.639	102.585	6.375	102.913	102.807	102.729	6.125	102.849	102.821	102.664	6.250	102.454	102.426	102.251
6.625	103.050	103.003	102.949	6.500	102.679	102.633	102.433	6.250	102.809	102.781	102.683	6.375	102.849	102.820	102.646
5.750	102.787	102.732	102.675	6.625	102.922	102.875	102.676	6.375	103.314	103.286	103.112	6.500	103.054	103.025	102.851
.875	103.259	103.204	103.147	6.750	103.057	102.956	102.885	6.500	103.559	103.530	103.356	6.625	103.259	103.231	103.056
.000	103.696	103.641	103.584	6.875	103.385	103.284	103.214	6.625	103.817	103.789	103.614	6.750	103.356	103.328	103.153
.125	104.046	103.991	103.934	7.000	103.530	103.483	103.368	6.750	103.710	103.682	103.507	6.875	103.721	103.692	103.518
.250	103.810	103.782	103.739	7.125	103.861	103.814	103.763	6.875	104.184	104.156	103.981	7.000	103.886	103.858	103.684
]			
	NV 30 YR I				DNV 20 YR				DNV 15 YR				NV 10 YR		
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	102.151	102.104	101.905	6.500	101.908	101.863	101.816	6.250	100.635	100.606	100.432	6.250	100.208	100.180	100.006
.625	102.352	102.305	102.117	6.625	102.262	102.218	102.171	6.375	101.046	101.018	100.843	6.375	100.512	100.483	100.309
.750	102.130	102.075	102.018	6.750	102.179	102.130	102.075	6.500	101.224	101.196	101.021	6.500	100.759	100.731	100.556
.875	102.447	102.392	102.335	6.875	102.496	102.447	102.392	6.625	101.424	101.395	101.221	6.625	100.971	100.942	100.768
.000	102.756	102.701	102.644	7.000	102.805	102.756	102.701	6.750	101.227	101.199	101.024	6.750	100.802	100.774	100.600
.125	103.023	102.969	102.912	7.125	103.072	103.023	102.969	6.875	101.612	101.584	101.409	6.875	101.082	101.053	100.879
.250	102.648	102.617	102.384	7.250	102.532	102.501	102.268	7.000	101.732	101.704	101.530	7.000	101.271	101.243	101.068
.375	103.127	103.096	102.863	7.375	102.942	102.911	102.678	7.125	101.877	101.849	101.674	7.125	101.430	101.402	101.227
7.500	103.581	103.550	103.317	7.500	103.291	103.260	103.027	7.250	99.744	99.628	99.514	7.250	99.744	99.628	99.514
.625	103.765	103.734	103.501	7.625	103.486	103.455	103.222					1			
	SOER 5	6/6 ARMS			SOFR	7/6 ARMS			SOFR 1	L0/6 ARM	ς		Misc Price	Adjustme	nts
	301113	,, 0 , 1111113			50110	707111110			33111.2	.0,07		No Impou	ınds (Non-CA)	, iajastiiie	0.250
												No Impou	ınds (CA Only)		0.150
												Non-Own	ier, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	30	3.375
												Non-Own	ier, LTV > 80		4.125
	No Current	Program Da	ata		No Current	: Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	ΓV > 75		0.750
												FICO < 66	i0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception	only)	1.500
	Lo	ss Payee	Clause		Lo	ck Desk F	lours			tact Us			Approv	ed States	
	United Fidelit	, ,	•		8.3	0am - 5:00p	om CST	Email: locks@uffmortgage.com			AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA,				
			wy, Suite 27	5		nline Unitl 8		Lock Desk: (816) 457-6440				ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH			
	Kar	isas City, M	0 64150			31110		lt	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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	Conforming LLPAs														
	Purch	ase Mon	ey Loans	- LLPA	by Credit	Score/L	TV Ratio			Cash-out	Refinance		_	Credit Sco	ore/LTV
Credit Score		Applio	cable for		.TV Rang with tern		r than 15	vears		Credit Score			LTV Rang	je or all loans	3
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780 760 – 779			0.000%							≥ = 780 760 – 779	0.375% 0.375%		0.625% 0.875%	0.875% 1.250%	1.375% 1.875%
740 – 779			0.000%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699 660 – 679			0.625%							680 – 699 660 – 679	0.375% 0.375%		2.000%	2.875% 4.000%	3.750% 4.750%
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639			1.500%							≤ 639			3.375%		5.125%
Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans								Additional L	LPAs by L			licable to C	Cash-out		
					.TV Rang	10						Refinance	ces LTV Rang	10	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate			0.000%							Condo	0.000%		0.125%		0.750%
Condo			0.125%							Investment	1.125%		1.625%	2.125%	3.375%
Investment			1.625%							Second home	1.125%		1.625%	2.125%	3.375%
Second home Manufactured			1.625%							Manufactured Two- to four-	0.500%		0.500%	0.500%	0.500%
home Two- to four-unit			0.500%			0.500%	0.500%	0.500%	0.500%	unit property High-balance	0.000%	0.000%	0.375%	0.375%	0.625%
property	0.000%	0.000%	0.375%	0.375%		0.625%	0.625%	0.625%	0.625%	fixed-rate High-balance	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%	AŘM	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%						1.875%						
	Limited	Cash-ou	t Refinan				e/LIV Ra	tio		All LLPA			0	llowing lo	ans
0 - 171 0		A !!			TV Rang		. 11 45								
Credit Score		Applic	cable for	ali loans	with tern	ns greate	r than 15	years		HomeReady [®] loans Loans to first-time homebuyers with qualifying income ≤1					00% area
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ncome (AM	I) or 120%	6 AMI in h	igh-cost are	eas
≥ = 780	<u>>0%</u> 0.000%	>30% 0.000%			>75% 0.500%					median ir	ncome (AM ns meeting	<u> </u>			eas
≥ = 780 760 – 779	0.000%	0.000%		0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	median ir	<u> </u>	<u> </u>			eas
	0.000%	0.000% 0.000%	0.000%	0.125% 0.375%	0.500% 0.875%	0.625%	0.500% 0.750%	0.375% 0.625%	0.375% 0.625%	median ir	<u> </u>	<u> </u>			eas
760 – 779	0.000% 0.000% 0.000%	0.000% 0.000% 0.000%	0.000% 0.125%	0.125% 0.375% 0.750%	0.500% 0.875% 1.125%	0.625% 1.000% 1.375%	0.500% 0.750% 1.125%	0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	median ir	<u> </u>	<u> </u>		<u> </u>	eas
760 – 779 740 – 759	0.000% 0.000% 0.000%	0.000% 0.000% 0.000%	0.000% 0.125% 0.250% 0.500%	0.125% 0.375% 0.750% 1.000%	0.500% 0.875% 1.125% 1.625%	0.625% 1.000% 1.375%	0.500% 0.750% 1.125% 1.500%	0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	median ir	<u> </u>	<u> </u>		<u> </u>	eas
760 – 779 740 – 759 720 – 739	0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000%	0.000% 0.125% 0.250% 0.500% 0.625%	0.125% 0.375% 0.750% 1.000% 1.250%	0.500% 0.875% 1.125% 1.625% 1.875%	0.625% 1.000% 1.375% 1.750%	0.500% 0.750% 1.125% 1.500% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250% 1.625%	median ir	<u> </u>	<u> </u>		<u> </u>	eas
760 – 779 740 – 759 720 – 739 700 – 719	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.125% 0.250% 0.500% 0.625%	0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	0.500% 0.875% 1.125% 1.625% 1.875%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	median ir	<u> </u>	<u> </u>		<u> </u>	eas
760 – 779 740 – 759 720 – 739 700 – 719 680 – 699	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	median ir	<u> </u>	<u> </u>		<u> </u>	eas
760 – 779 740 – 759 720 – 739 700 – 719 680 – 699 660 – 679	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% 0.125% 0.250%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	<u> </u>	<u> </u>		<u> </u>	eas
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	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% 0.125% 0.250% 0.375%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	<u> </u>	<u> </u>		<u> </u>	eas
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition	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% 0.000% 0.125% 0.250% 0.375% s by Loat	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cale	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	<u> </u>	<u> </u>		<u> </u>	aas
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	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% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% Attribut	0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% EAPPLICE	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li. TV Rang	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% imited Cate >80%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 90%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	<u> </u>	<u> </u>		<u> </u>	eas
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage	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% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60%	0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% c Applic. >70% 0.000%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L. TV Rang >75% 0.000%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Care >80% 0.000%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	median ir	<u> </u>	<u> </u>		<u> </u>	eas
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment	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% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% 1.750% 1.750% 0.000%	0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% c Applic. >70% 0.000%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.500% 3.500% able to Li. TV Rang >75% 0.000%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Care >80% 0.000%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% etinance: >90% 0.250%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	median ir	<u> </u>	<u> </u>			eas
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% n Attribut >60% 0.000% 0.125%	0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 0.000% 0.125%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.500% 3.500% able to Li. TV Rang >75% 0.000%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cape >80% 0.000% 4.125%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% efinance: >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125%	median ir	<u> </u>	<u> </u>			eas
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loat >30% 0.000% 1.125%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% 1.750% 0.000% 0.125% 1.625%	0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 0.000% 0.125%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cape >80% 0.000% 4.125%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6/inances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	<u> </u>	<u> </u>			eas
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.250% 0.375% 0.000% 1.125% 1.125% 0.500%	0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500%	0.125% 0.375% 0.375% 1.000% 1.250% 1.625% 2.125% 2.125% 0.000% 0.125% 2.125% 0.500%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 0.000% 0.750% 4.125% 0.500%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 6finances >90% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 0.500%	median ir	<u> </u>	<u> </u>			eas
760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% 0.000% 1.125% 0.000% 0.000% 0.000% 0.000%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% 0.000% 0.125% 1.625% 0.500% 0.375%	0.125% 0.375% 0.750% 1.000% 1.250% 1.875% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500% 0.375%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% 0.750% 3.375% 0.500% 0.625%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% imited Care >80% 0.000% 4.125% 4.125% 0.500%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% 8h-out R >85% 0.000% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 6finances >90% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% >95% 0.750% 4.125% 4.125% 0.500%	median ir	<u> </u>	<u> </u>			eas
760 − 779 740 − 779 740 − 759 720 − 739 700 − 719 680 − 669 660 − 679 640 − 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000% 1.125% 0.500% 0.000%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	0.125% 0.375% 0.750% 1.000% 1.250% 1.875% 2.125% 2.500% 6 Applic >70% 0.000% 0.125% 2.125% 2.125% 0.500% 0.375% 0.750%	0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% 0.750% 3.375% 0.500% 0.625%	0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Care >80% 0.000% 4.125% 0.500% 0.625% 1.000%	0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500% 0.625% 1.000%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6/inances >90% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	median ir	<u> </u>	<u> </u>			eas



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

 Lock Expirations
 Lock Extensions

 15 Days
 9/23/2025
 2 days
 0.100

 30 Days
 10/8/2025
 7 days
 0.250

 45 Days
 10/23/2025
 15 days
 0.375

 30 days
 0.625

Effective: 9/8/2025 10:09

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

Effective	e:	9/8/2025 10	0:09						wv	VW.UFFEAG	ILE.COM				
			GOV	ERNI	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	102.097	101.879	101.630	5.875	101.452	101.424	101.302	5.375	100.092	100.029	99.867	FICO 740	- 779		0.000
5.125	102.438	102.286	102.102	6.000	101.969	101.941	101.767	5.500	100.082	100.019	99.857	FICO 680	- 739		0.125
5.250	102.686	102.610	102.427	6.125	102.477	102.448	102.274	5.625	100.072	100.009	99.847	FICO 660	- 679		0.250
5.375	102.708	102.666	102.574	6.250	102.981	102.952	102.778	5.750	100.680	100.617	100.455	FICO 640	- 659		0.500
5.500	103.186	103.145	103.053	6.375	102.360	102.332	102.157	5.875	100.668	100.605	100.443	FICO 620	- 639		1.500
6.625	103.631	103.589	103.497	6.500	102.864	102.836	102.661	6.000	100.656	100.593	100.431				
6.750	103.481	103.421	103.242	6.625	103.359	103.330	103.156	6.125	100.641	100.578	100.416	Non-Owr	ner		0.500
6.875	103.192	103.095	103.045	6.750	103.848	103.819	103.645	6.250	100.627	100.564	100.402	11	ount \$50K < \$1		0.500
7.000	103.689	103.628	103.578									1	50K (exception		1.500
7.125	104.088	104.037	103.987	 				↓					treamline Loan		0.250
_	114 20 VD	e	- D-I		LLA 4E VD	er a dinas	- D-I	0.1	IDAL HOLI	INC 20 V	n stand	All FHA R	efinance Loans		0.125
	HA 30 YR			_	HA 15 YR				IRAL HOUS				USDA - Pric	e Adjustm	_
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	101.917	101.835	101.652	6.250	98.804	98.766	98.724	6.250	102.986	102.910	102.727	FICO 740			0.000
5.375	102.015	101.973	101.882	6.375	99.037	98.999	98.956	6.375	102.213	102.152	101.973	FICO 700			0.125
5.500	102.534	102.492	102.400	6.500	99.329	99.291	99.249	6.500	102.787	102.727	102.547	FICO 680			0.250
5.625 5.750	102.868	102.827 102.583	102.735 102.404	6.625	99.537	99.499 99.544	99.456 99.473	6.625	103.293 103.781	103.232 103.721	103.053	FICO 660			0.375
5.750 5.875	102.644 101.833	102.583	102.404	6.750 6.875	99.573 99.740	99.544	99.473	6.750 6.875	103.781	103.721	103.542 102.540	FICO 640 FICO 620			0.875
7.000	101.833	101.782	101.732	7.000	99.740	99.702	99.805	7.000	102.836	102.745	102.540	1			1.500 0.150
7.000 7.125	102.366	102.316	102.266	7.000	100.029	99.848	99.805	7.000	103.375	103.284	103.603	CA Prope	50K (exception)	1.500
7.250	102.775	102.723	102.360	7.250	99.744	99.628	99.514	7.250	104.326	104.236	104.030	11	finance Loans	,	0.125
7.375	101.103	102.300	102.300	17.230	33.744	33.020	33.314	7.375	104.320	104.230	102.938	11	t. Adjustments	man annlu	0.125
7.373	101.103	101.042	100.603	-				7.373	103.176	103.117	102.550	-Other s	t. Aujustinents	пау арріу	
						\overline{COV}	/EDN		NIT V	/ /		11			
	VA 15	YR Fixed				YR Fixed	/ERN	IIVIE		ARM 1/1	/ S		VA 20 VB	Fixed IRF	DI
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	101.969	101.941	101.767	6.000	102.097	101.879	101.630	5.750	100.680	100.617	100.455	6.000	102.097	101.879	101.612
5.125	102.477	102.448	102.274	6.125	102.438	102.286	102.102	5.875	100.668	100.605	100.443	6.125	102.438	102.221	101.953
5.250	102.981	102.952	102.778	6.250	102.686	102.610	102.427	6.000	100.656	100.593	100.431	6.250	102.530	102.312	102.044
6.375	102.360	102.332	102.157	6.375	102.708	102.666	102.574	6.125	100.641	100.578	100.416	6.375	102.708	102.666	102.574
6.500	102.864	102.836	102.661	6.500	103.186	103.145	103.053	6.250	100.627	100.564	100.402	6.500	103.186	103.145	103.053
6.625	103.359	103.330	103.156	6.625	103.631	103.589	103.497					6.625	103.631	103.589	103.497
6.750	103.848	103.819	103.645	6.750	103.481	103.421	103.242					6.750	103.289	103.239	103.188
				6.875	103.145	103.095	103.045					6.875	103.145	103.095	103.045
				7.000	103.678	103.628	103.578					7.000	103.678	103.628	103.578
				7.125	104.088	104.037	103.987					7.125	104.088	104.037	103.987
Rate	/A 15 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	/A 30 YR F 15-Day	ixed High 30-Day	45-Day	Rate	VA 5/3 15-Day	1 ARM HE 30-Day	45-Day	Rate	VA 30 YR F 15-Day	ixed IRRR 30-Day	L HB 45-Day
5.750	101.150	101.133	101.067	6.250	101.917	101.835	101.652	6.125	100.641	100.578	100.416	6.250	101.917	101.835	101.652
5.875	101.385	101.368	101.302	6.375	102.015	101.973	101.882	6.250	100.627	100.564	100.402	6.375	102.015	101.973	101.882
5.000	101.723	101.706	101.640	6.500	102.534	102.492	102.400					6.500	102.534	102.492	102.400
5.125	102.021	102.004	101.937	6.625	102.868	102.827	102.735					6.625	102.868	102.827	102.735
5.250	101.868	101.851	101.835	6.750	102.644	102.583	102.404					6.750	102.644	102.583	102.404
5.375	101.788	101.772	101.755	6.875	101.833	101.782	101.732	11				6.875	101.833	101.782	101.732
5.500	102.224	102.207	102.190	7.000	102.366	102.316	102.266					7.000	102.366	102.316	102.266
5.625	102.388	102.372	102.355	7.125	102.775	102.725	102.675					7.125	102.775	102.725	102.675
6.750	99.573	99.544	99.370	7.250	102.656	102.566	102.360					7.250	102.656	102.566	102.360
				7.375	101.103	101.042	100.863					7.375	101.103	101.042	100.863
									300						
FICO>=740	0		0.000	Adjustmen VA Loans	tS		0.250	7							
ICO 680 -			0.125	Non-Own	er		0.500								4115
FICO 660 -	679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	RVING	THOS	SE TH	AT SE	HVE
FICO 640 -	- 659		2.000	Loan < \$50	OK (exception	only)	1.500				VA	6 V/	A IRRE	ILS	
FICO 620 -	- 639		3.000												
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		ss Payee ty Funding (Clause Corp ISAOA A	TIMA		ck Desk H		Fm	ail: locks@	tact Us uffmortga	ge.com	AR A7 (Approv CA, CO, FL, GA	ed States	
,			wy, Suite 27		1	0am - 5:00p			Lock Desk: (_		л, со, гг, да иN, MO, NC, I		
		nsas City, M			Lock O	nline Unitl 8	:00pm CST	1	nside Sales:			1 ,		, VA, WA,W	
			@ 2021	national modulin		- NAME #24	201	f \	- Dfil-	O-b. N-6-	transfer at				



Non-QM UW Fee \$1,499

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

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***

1014	DING COIG			
Effective:	9/8/2025 10:	09		
			NON-QM:	7
Residentia	l 30 Yr Fixed		DSCR	
11.500	111.147	11.500	113.246	
11.375	110.897	11.375	112.980	
11.250	110.647	11.250	112.715	
11.125	110.397	11.125	112.449	
11.000	110.147	11.000	112.184	
10.875	109.897	10.875	111.918	
10.750	109.647	10.750	111.652	
10.625	109.397	10.625	111.387	
10.500	109.147	10.500	111.121	
10.375	108.897	10.375	110.855	
10.250	108.647	10.250	110.590	
10.125	108.397	10.125	110.324	
10.000	108.147	10.000	110.059	
9.875	107.897	9.875	109.793	
9.750	107.647	9.750	109.527	
9.625	107.397	9.625	109.262	
9.500	107.147	9.500	108.996	
9.375	106.897	9.375	108.730	
9.250	106.647	9.250	108.465	
9.125	106.397	9.125	108.199	
9.000	106.147	9.000	107.934	
8.875	105.897	8.875	107.652	
8.750	105.647	8.750	107.371	
8.625	105.397	8.625	107.090	
8.500	105.147	8.500	106.809	
8.375	104.897	8.375	106.527	
8.250	104.647	8.250	106.246	
8.125	104.365	8.125	105.964	
8.000	104.084	8.000	105.683	
7.875	103.772	7.875	105.371	
7.750	103.459	7.750	105.058	
7.625	103.084	7.625	104.683	
7.500	102.709	7.500	104.308	
7.375	102.334	7.375	103.933	
7.250	101.959	7.250	103.496	
7.125	101.584	7.125	103.058	
7.000	101.209	7.000	102.558	
	400 ==0			

96.272	5.875		96.933
95.584	5.750		96.183
94.897	5.625		95.433
94.210	5.500		94.683
-			
Residential	Full Doc	Alt Doc	Inv W/PPP
Residential Min Price	Full Doc 99.500	Alt Doc 99.500	Inv W/PPP 99.500
Min Price	99.500	99.500	99.500

99.500

103.500

99.500

104.000

6.875

6.750

6.625

6.500

6.375

6.250

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102.058

101.496

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100.371

99.746

99.058

98.371 97.683

99.500

104.500

100.772

100.334

99.834

99.334

98.772

98.209

97.584

96.959

99.500

103.000

Min Price

Max Price

6.875

6.750

6.625

6.500

6.375

6.250 6.125

6.000 5.875 5.750 5.625 5.500

PLUS	(Tighter credit b	ox, k	pest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 60	CO O4 CF	CE OF EO	=0.04 ==	== 04 00	00.04.05	OF 04 00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm >\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.125	-0.250	-0.250	-0.500 -0.625	-0.625		-
		-0.250	-0.125	-0.230	-0.625	-0.300	-0.023		-	
	>\$3.0mm, <=\$3.5mm	-0.230	-0.230	-0.500	-0.623	-				-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Dos	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

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



Non-QM UW Fee \$1,499

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

Loci	Expirations	Lock Extensions				
) Days	10/8/2025	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	i
Rate	30 Day		Rate	30 Day	
6.375%	97.250		6.375%	98.675	
6.500%	98.500		6.500%	99.675	
6.625%	99.250		6.625%	100.300	
6.750%	99.900		6.750%	100.820	
6.875%	100.425		6.875%	101.320	
6.990%	100.890		6.990%	101.815	
7.125%	101.320		7.125%	102.289	
7.250%	101.695		7.250%	102.703	
7.375%	102.070		7.375%	103.133	
7.500%	102.395		7.500%	103.535	
7.625%	102.645		7.625%	103.894	
7.750%	102.895		7.750%	104.207	
7.875%	103.145		7.875%	104.582	
7.990%	103.395		7.990%	104.887	
8.125%	103.645		8.125%	105.191	
8.250%	103.895		8.250%	105.488	
8.375%	104.145		8.375%	105.785	
8.500%	104.395		8.500%	106.066	
8.625%	104.645		8.625%	106.348	
8.750%	104.895		8.750%	106.629	
8.875%	105.145		8.875%	106.910	
8.990%	105.395		8.990%	107.176	
9.125%	105.645		9.125%	107.441	
Max P	rice (Owner Occ / 3Yr+ PPP)	101.500	Max Price (3'	Yr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	Max Price (2)	Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	Max Price (1'	Yr PPP)	100.500
	Max Price (No Prepay)	99.500	Max Price (No	Prepay)	99.500

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

				ice Adjustm					
			Reside	ntial NQN		s			
				Full Doo					
	DxLTV	55	60	65	70	75	80	85	90
	'80	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
	'60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
	'20	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
	00	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
	80	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
- 6	660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
		T		atement	_				T
	DxLTV	55	60	65	70	75	80	85	90
	'80	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
	60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
	20	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
	00	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
	580	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
6	660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
				ntial NQN	_				I
	.TV	55	60	65	70	75	80	85	90
· ·	/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
	FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
	FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
	Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
	Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	ndo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
	Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	estor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
	repay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
	r PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	r PPP r PPP	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	N/A	N/A
	r PPP							N/A	N/A
		0.375	0.375	0.375	0.375	0.375	0.375	N/A N/A	N/A N/A
	r PPP nt <\$150K	0.625	0.625	0.625	0.625	0.625 -0.250	0.625 -0.250	-0.250	-0.500
	nt <\$250K	0.000	0.000	0.000	0.000	-0.230	-0.230	-0.230	-0.250
	nt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	-0.125 N/A	N/A
	nt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A N/A	N/A
	nt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
	TIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
	Itilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
	> 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
	P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	99 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
	33			IQM LLF		0.500	0.500	0.750	0.750
				x / 3 Yr Pr					
FICO	DxLTV	50	55	60	65	70	75	80	
7	'80	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
7	'60	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
7	'40	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
7	'20	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
7	'00	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
6	80	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
	60	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
	FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	
									•

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

 Lock Expirations
 Lock Extensions

 30 Days
 10/8/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625
 0.625

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

Non-Agency Investor/Second Home (AUS)

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

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	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
D \$4	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
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		Credit Score / CLTV	<=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
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	LOAN Type LLPAS	DTI Ratio > 40%	0.000	0.000	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	0.000	0.000
Cash-Out Refinance	Balances*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	20011 1790 221 715	DTI Ratio > 40%	0.000	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	0.000		
	Balances*								
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		

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

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

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



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

Lock Expiration
30 Days 10/8/2025

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/8/2025 10:09

FIXED SECONDS

Rate 30 Day Rate 30 Day 12.625 113.625 13.375 112.625 12.500 113.375 13.250 112.500 12.375 113.125 13.000 112.250 12.125 112.625 12.875 112.000 11.875 112.125 12.750 112.000 11.875 112.125 12.625 111.750 11.750 111.875 12.500 111.500 11.500 111.375 12.500 111.500 11.375 111.125 110.625 111.000 11.375 111.125 110.625 111.000 11.250 110.875 12.250 111.000 11.251 110.625 11.875 110.500 11.250 110.875 110.500 110.500 11.125 110.625 11.875 110.250 11.000 110.375 11.500 10.500 10.875 10.125 11.625 109.750 10.500 109.875	2.501			/F0702
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11.750 111.875 12.500 111.500 11.625 111.625 12.375 111.250 11.500 111.375 12.250 111.000 11.375 111.125 12.250 111.0750 11.250 110.875 12.000 110.500 11.125 110.625 11.875 110.250 11.000 110.375 11.750 110.000 10.875 110.125 11.625 109.750 10.750 109.875 11.500 109.500 10.750 109.875 11.500 109.500 10.500 109.375 11.500 109.500 10.500 109.375 109.000 109.500 10.501 109.375 11.250 109.000 10.375 109.025 11.125 109.000 10.375 109.125 11.000 108.500 10.250 108.875 11.000 108.500 10.000 108.125 10.750 108.000 9.875 107.750 </td <td>12.000</td> <td>112.375</td> <td>12.750</td> <td>112.000</td>	12.000	112.375	12.750	112.000
11.625 111.625 12.375 111.250 11.500 111.375 12.250 111.000 11.250 110.875 12.000 110.500 11.125 110.625 11.875 110.250 11.000 110.375 11.750 110.000 10.875 110.125 11.625 109.750 10.750 109.875 11.500 109.500 10.500 109.375 11.500 109.500 10.500 109.375 11.250 109.000 10.500 109.375 11.250 109.000 10.500 109.375 11.250 109.000 10.375 109.125 11.250 109.000 10.250 108.875 11.000 108.500 10.250 108.875 11.000 108.500 10.000 108.125 10.750 108.000 9.875 107.750 10.500 107.750 9.500 106.625 10.250 107.000 9.375 106.250	11.875	112.125	12.625	111.750
11.500 111.375 12.250 111.000 11.375 111.125 12.125 110.750 11.250 110.625 11.875 110.250 11.000 110.375 11.750 110.000 10.875 110.125 11.625 110.000 10.875 110.125 11.625 109.750 10.625 109.875 11.500 109.500 10.500 109.375 11.500 109.500 10.500 109.375 11.250 109.000 10.375 109.125 11.250 109.000 10.250 108.875 11.000 108.500 10.250 108.875 11.000 108.500 10.000 108.125 10.625 107.750 9.875 107.375 10.625 107.750 9.500 106.625 10.500 107.500 9.500 106.625 10.250 10.250 9.250 105.875 10.000 106.250 9.125 105.500	11.750	111.875	12.500	111.500
11.375 111.125 12.125 110.750 11.250 110.875 12.000 110.500 11.125 110.625 11.875 110.000 11.000 110.375 11.750 110.000 10.875 110.125 11.625 109.750 10.750 109.875 11.500 109.500 10.500 109.375 11.500 109.500 10.500 109.375 11.500 109.500 10.375 109.125 11.375 109.250 10.250 108.875 11.000 108.500 10.250 108.875 11.000 108.500 10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.625 107.000 10.375 107.250 9.500 106.625 10.250 10.750 9.375 106.250 10.125 106.625 9.125 105.500 9.875 105.805 9.125 105.500	11.625	111.625	12.375	111.250
11.250 110.875 12.000 110.500 11.125 110.625 11.875 110.250 11.000 110.375 11.750 110.000 10.875 110.125 11.625 109.750 10.750 109.875 11.500 109.500 10.500 109.375 11.500 109.500 10.500 109.375 11.250 109.000 10.375 109.125 11.250 109.000 10.250 108.875 11.000 108.500 10.025 108.500 10.875 108.000 9.875 107.750 10.625 107.750 9.875 107.375 10.500 107.500 9.875 107.375 10.500 107.500 9.500 106.625 10.250 107.000 9.375 106.250 10.125 106.625 9.125 105.500 9.875 105.875 9.125 105.500 9.875 105.500 9.875 104.375	11.500	111.375	12.250	111.000
11.125 110.625 11.875 110.250 11.000 110.375 11.750 110.000 10.875 110.125 11.625 109.750 10.750 109.875 11.500 109.500 10.625 109.625 11.375 109.250 10.500 109.375 11.250 109.000 10.375 109.125 11.125 108.750 10.250 108.875 11.000 108.500 10.025 108.875 11.000 108.500 10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.875 107.375 10.625 107.750 9.500 106.625 10.250 107.500 9.500 106.625 10.250 107.000 9.375 106.250 10.125 106.625 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 9.875 104.375	11.375	111.125	12.125	110.750
11.000 110.375 11.750 110.000 10.875 110.125 11.625 109.750 10.750 109.875 11.500 109.500 10.500 109.375 11.250 109.000 10.375 109.125 11.125 108.750 10.250 108.875 11.000 108.500 10.125 108.500 10.875 108.250 10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.625 107.000 10.375 10.500 107.500 9.500 106.625 10.250 107.000 10.375 107.250 9.500 106.625 10.250 107.000 106.625 10.250 107.000 9.375 106.250 9.875 105.875 10.000 106.250 9.875 105.875 9.750 105.500 9.875 105.875 9.750 105.500 9.875 105.500 9.625 105.125 9.750 104.750	11.250	110.875	12.000	110.500
10.875 110.125 11.625 109.750 10.750 109.875 11.500 109.500 10.500 109.375 11.250 109.000 10.375 109.125 11.125 108.750 10.250 108.875 11.000 108.500 10.125 108.500 10.875 108.250 10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.625 107.000 10.375 107.500 9.500 106.625 10.250 107.500 9.375 106.625 10.250 107.000 9.375 105.875 10.000 106.625 9.250 105.875 10.000 106.250 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 8.875 104.375 9.500 104.750 8.625 103.875 9.500 104.750 8.625 103.875	11.125	110.625	11.875	110.250
10.750 109.875 11.500 109.500 10.625 109.625 11.375 109.250 10.500 109.375 11.250 109.000 10.375 109.125 11.125 108.750 10.250 108.875 11.000 108.500 10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.625 107.000 10.375 107.250 9.500 106.625 10.250 107.000 9.375 105.875 10.000 106.625 9.250 105.875 10.000 106.625 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 9.875 105.875 9.750 105.500 9.875 105.875 9.750 105.500 9.875 105.875 9.750 105.500 9.875 105.875 9.750 105.500 8.875 104.375 9.5	11.000	110.375	11.750	110.000
10.625 109.625 11.375 109.250 10.500 109.375 11.250 109.000 10.375 109.125 11.125 108.750 10.250 108.875 11.000 108.500 10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.750 107.375 10.500 107.500 9.500 106.625 10.250 107.000 9.375 106.250 10.250 107.000 9.375 105.500 9.875 105.875 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 9.875 104.750 9.625 105.125 8.750 104.375 9.625 105.125 8.750 103.375 9.250 103.875 8.375 102.875 9.125 103.375 8.250 102.375 9.125 103.375 8.250 102.375 9.000<	10.875	110.125	11.625	109.750
10.500 109.375 11.250 109.000 10.375 109.125 11.125 108.750 10.250 108.875 11.000 108.500 10.125 108.500 10.875 108.250 10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.625 107.000 10.375 107.250 9.500 106.625 10.250 107.000 9.375 106.250 10.250 107.000 9.375 105.500 9.875 105.875 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 8.875 104.750 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.250 103.875 8.375 102.875 9.125 103.375 8.250 102.375 9.000 102.875 8.125 101.875 8.875<	10.750	109.875	11.500	109.500
10.375 109.125 11.125 108.750 10.250 108.875 11.000 108.500 10.125 108.500 10.875 108.250 10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.500 106.625 10.500 107.500 9.500 106.625 10.250 107.000 9.375 106.250 10.250 107.000 9.375 105.500 9.875 105.875 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 8.875 104.750 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.250 103.875 8.375 102.875 9.125 103.375 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 <td>10.625</td> <td>109.625</td> <td>11.375</td> <td>109.250</td>	10.625	109.625	11.375	109.250
10.250 108.875 11.000 108.500 10.125 108.500 10.875 108.250 10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.750 107.375 10.500 107.500 9.500 106.625 10.250 107.000 9.375 106.250 10.125 106.625 9.250 105.875 10.000 106.250 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 9.875 104.750 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.375 104.375 8.500 103.375 9.250 103.875 8.375 102.875 9.125 103.375 8.250 102.375 8.875 102.375 8.125 101.875 8.875 102.375 8.000 101.125 8.750 <td>10.500</td> <td>109.375</td> <td>11.250</td> <td>109.000</td>	10.500	109.375	11.250	109.000
10.125 108.500 10.875 108.250 10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.750 107.375 10.500 107.500 9.500 106.625 10.250 107.000 9.375 106.250 10.125 106.625 9.250 105.875 10.000 106.250 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 9.875 105.875 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.500 104.750 8.625 103.875 9.250 103.875 8.375 102.875 9.125 103.375 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 99.625 100.875	10.375	109.125	11.125	108.750
10.000 108.125 10.750 108.000 9.875 107.750 10.625 107.750 9.750 107.375 10.500 107.500 9.500 106.625 10.250 107.000 9.375 106.250 10.125 106.625 9.250 105.875 10.000 106.250 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 8.875 104.750 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.375 104.375 8.500 103.375 9.250 103.875 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 99.625 100.875 8.625 100.875	10.250	108.875	11.000	108.500
9.875 107.750 10.625 107.750 9.750 107.375 10.500 107.500 9.625 107.000 10.375 107.250 9.500 106.625 10.250 107.000 9.375 106.250 10.125 106.625 9.250 105.875 10.000 106.250 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 8.875 104.375 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.375 104.375 8.500 103.375 9.250 103.875 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 8.625 100.375 8.625 100.875	10.125	108.500	10.875	108.250
9.750 107.375 10.500 107.500 9.625 107.000 10.375 107.250 9.500 106.625 10.250 107.000 9.375 106.250 10.125 106.625 9.250 105.875 10.000 106.250 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 8.875 104.750 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.250 103.875 8.375 102.875 9.250 103.875 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 7.750 99.625 100.125	10.000	108.125	10.750	108.000
9.625 107.000 10.375 107.250 9.500 106.625 10.250 107.000 9.375 106.250 10.125 106.625 9.250 105.875 10.000 106.250 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 8.875 104.750 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.250 103.875 8.375 102.875 9.125 103.375 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 7.750 99.625 100.125	9.875	107.750	10.625	107.750
9.500 106.625 9.375 106.250 9.250 105.875 9.125 105.500 9.000 105.125 8.875 104.750 8.750 104.375 8.625 103.875 8.500 103.375 8.250 102.375 8.125 101.875 8.000 101.125 8.750 102.875 8.250 102.375 8.625 103.875 8.750 100.375 8.625 101.875 8.750 101.625 8.750 101.625 8.750 101.625 8.750 101.625 8.750 101.625 8.750 101.625 8.750 101.625 8.750 101.625 8.750 101.625 8.750 101.625 8.750 101.625 8.625 100.875 8.625 100.875 8.500 100.125	9.750	107.375	10.500	107.500
9.375 106.250 9.250 105.875 9.125 105.500 9.000 105.125 8.875 104.750 8.750 104.375 8.625 103.875 8.500 103.375 8.375 102.875 8.375 102.875 8.375 102.875 8.250 102.375 8.125 101.875 8.000 101.125 7.875 100.375 8.625 100.375 8.625 100.875 8.750 101.625 8.750 101.625 8.750 101.625 8.750 101.625 8.750 101.625 8.625 100.875 8.625 100.875 8.625 100.875 8.625 100.875 8.500 100.125	9.625	107.000	10.375	107.250
9.250 105.875 10.000 106.250 9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 8.875 104.750 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.375 104.375 8.500 103.375 9.250 103.875 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 7.750 99.625 8.500 100.125	9.500	106.625	10.250	107.000
9.125 105.500 9.875 105.875 9.000 105.125 9.750 105.500 8.875 104.750 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.375 104.375 8.500 103.375 9.250 103.875 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 8.500 100.125 8.500 100.125	9.375	106.250	10.125	106.625
9.000 105.125 9.750 105.500 8.875 104.750 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.375 104.375 8.500 103.375 9.250 103.875 8.375 102.875 9.125 103.375 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 7.750 99.625 8.500 100.125	9.250	105.875	10.000	106.250
8.875 104.750 9.625 105.125 8.750 104.375 9.500 104.750 8.625 103.875 9.375 104.375 8.500 103.375 9.250 103.875 8.375 102.875 9.125 103.375 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 7.750 99.625 8.500 100.125	9.125	105.500	9.875	105.875
8.750 104.375 8.625 103.875 8.500 103.375 8.375 102.875 8.250 102.375 8.125 101.875 8.000 101.125 7.875 100.375 8.625 100.375 8.625 100.875 8.625 100.875 8.625 100.875 8.500 100.125	9.000	105.125	9.750	105.500
8.625 103.875 9.375 104.375 8.500 103.375 9.250 103.875 8.375 102.875 9.125 103.375 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 8.500 100.125	8.875	104.750	9.625	105.125
8.500 103.375 9.250 103.875 8.375 102.875 9.125 103.375 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 7.750 99.625 8.500 100.125	8.750	104.375	9.500	104.750
8.375 102.875 9.125 103.375 8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 7.750 99.625 8.500 100.125	8.625	103.875	9.375	104.375
8.250 102.375 9.000 102.875 8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 7.750 99.625 8.500 100.125	8.500	103.375	9.250	103.875
8.125 101.875 8.875 102.375 8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 7.750 99.625 8.500 100.125	8.375	102.875	9.125	103.375
8.000 101.125 8.750 101.625 7.875 100.375 8.625 100.875 7.750 99.625 8.500 100.125	8.250	102.375	9.000	102.875
7.875 100.375 8.625 100.875 7.750 99.625 8.500 100.125	8.125	101.875	8.875	102.375
7.750 99.625 8.500 100.125	8.000	101.125	8.750	101.625
	7.875	100.375	8.625	100.875
7.625 00.075	7.750	99.625	8.500	100.125
7.025 98.875	7.625	98.875		

		RESIDENTIAL PRICE ADJUSTERS								
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗄	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
•	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Ļ	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
یا	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
 10/8/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/8/2025 10:09

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

State Pricing Adjustments		
3.5% DPA SC - Loan Amount <\$100,000	-1.5	00
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	9/23/2025	2 days	0.100
30 Days	10/8/2025	7 days	0.250
45 Days	10/23/2025	15 days	0.375
		30 davs	0.625

Effective: 9/8/2025 10:09 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				
		\$50k - \$75K	1.650	> \$225K - \$250K	0.430	
		> \$75K - \$100K	1.100	> \$250K - \$300K	0.390	
		> \$100K - \$125K	0.950	> \$300K - \$350K	0.330	
		>\$125K - \$150K	0.750	> \$350K - \$417K	0.280	
		> \$150K - \$175K	0.600	> \$417K - \$600K	0.220	
		>\$175K - \$200K	0.520	> \$600K - \$900K	0.170	
		> \$200K - \$225K	0.480	> \$900K	0.000	





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

Appraisal Desk (816) 457-6349

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

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

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

Lock Desk Hours

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

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

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