

9/11/2025 10:44

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	9/26/2025	2 days	0.100
30 Days	10/11/2025	7 days	0.250
45 Days	10/26/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	AL 30/25Y	'R FIXED	CC	NVENTION	NAL 20 YR	FIXED	CC	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
6.125	101.747	101.708	101.653	6.000	101.791	101.693	101.615	5.750	101.746	101.718	101.540	5.875	101.790	101.762	101.584
6.250	101.587	101.540	101.484	6.125	102.237	102.139	102.061	5.875	102.257	102.229	102.051	6.000	102.008	101.980	101.802
6.375	102.091	102.044	101.988	6.250	102.650	102.553	102.475	6.000	102.479	102.451	102.273	6.125	102.208	102.180	102.002
6.500	102.562	102.516	102.459	6.375	103.031	102.934	102.856	6.125	102.769	102.741	102.563	6.250	102.330	102.301	102.093
6.625	102.917	102.870	102.814	6.500	102.581	102.534	102.318	6.250	102.700	102.658	102.620	6.375	102.723	102.695	102.486
6.750	102.732	102.693	102.638	6.625	102.874	102.827	102.611	6.375	103.191	103.162	102.953	6.500	102.924	102.896	102.687
6.875	103.202	103.163	103.108	6.750	103.103	103.010	102.940	6.500	103.427	103.398	103.190	6.625	103.101	103.072	102.863
7.000	103.630	103.591	103.536	6.875	103.424	103.331	103.261	6.625	103.669	103.641	103.432	6.750	103.257	103.229	103.020
7.125	103.968	103.929	103.874	7.000	103.421	103.374	103.246	6.750	103.613	103.585	103.376	6.875	103.618	103.590	103.381
7.250	103.818	103.787	103.734	7.125	103.753	103.706	103.627	6.875	104.085	104.056	103.847	7.000	103.784	103.755	103.546
				1								1			
CC	NV 30 YR	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	SH BAL	CC	ONV 15 YR	FIXED HIG	SH BAL	CC	NV 10 YR	FIXED HIG	H 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
6.500	102.057	102.010	101.793	6.500	101.933	101.889	101.842	6.250	100.512	100.483	100.274	6.250	100.085	100.056	99.848
6.625	102.305	102.258	102.145	6.625	102.292	102.248	102.201	6.375	100.923	100.895	100.686	6.375	100.388	100.359	100.150
6.750	101.745	101.706	101.651	6.750	101.783	101.745	101.706	6.500	101.094	101.065	100.856	6.500	100.631	100.602	100.393
6.875	102.141	102.094	101.967	6.875	102.099	102.061	102.022	6.625	101.279	101.250	101.041	6.625	100.818	100.790	100.581
7.000	102.626	102.579	102.309	7.000	102.403	102.365	102.326	6.750	101.130	101.102	100.893	6.750	100.705	100.676	100.467
7.125	102.875	102.828	102.558	7.125	102.659	102.622	102.583	6.875	101.514	101.485	101.277	6.875	100.981	100.953	100.744
7.250	102.491	102.460	102.193	7.250	102.373	102.342	102.075	7.000	101.634	101.606	101.397	7.000	101.171	101.142	100.934
7.375	102.959	102.928	102.661	7.375	102.772	102.740	102.474	7.125	101.778	101.750	101.541	7.125	101.329	101.301	101.092
7.500	103.404	103.373	103.106	7.500	103.112	103.081	102.814	7.250	99.516	99.401	99.287	7.250	99.516	99.401	99.287
7.625	103.584	103.553	103.286	7.625	103.304	103.273	103.006								
				<u> </u>								<u> </u>			
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	S			Adjustme	nts
				H								·	nds (Non-CA)		0.250
				H									nds (CA Only)		0.150
				H									er, LTV <= 75		2.125
				H									er, LTV 75.01-8	80	3.375
				H									er, LTV > 80		4.125
	No Current	Program Da	ata	H	No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
				H								Condo, LT			0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
	J۵	ss Payee	Clause		ە ل	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Em	ail: locks@		ge.com	AR. A7 C	A, CO, FL, GA		J. KS. KY ΙΔ
			wy, Suite 27		1	0am - 5:00p			Lock Desk: (1N, MO, NC, I		
		nsas City, M			Lock O	nline Unitl 8	:00pm CST		nside Sales:	,				, VA, WA,W	
		•••		u v tertir			201	l		010/10/					



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15 Days	9/26/2025	2 days	0.100		
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WWW.UFFEAGLE.COM

Effective:	9,	/11/2025 10:	:44							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
	Purchase Money Loans – LLPA by Credit Score/LTV Ratio									Cash-out Refinance Loans – LLPA by Credit Score/LTV					
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ = 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739		0.000%								740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719		0.000%								700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699		0.000%							1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679		0.000%								660 – 679	0.375%		2.750% 3.125%	4.000%	4.750% 5.125%
640 - 659 ≤ 639		0.000%								640 - 659 ≤ 639	0.375%		3.375%	4.625% 4.875%	5.125%
	itional LL									Additional L	LPAs by L				
7100	itional 22	7.0 5, 2	-our ruu				00 11.01.0	Louno				Refinan			
Loan Feature	200/	. 000/	. 000/		TV Rang		. 050/	. 000/	. 0 = 0/	Loan Feature	. 00/		LTV Rang		. ==0/
Adjustable-rate	> 0%	>30% 0.000%	>60%	> 70%	>75%	>80%	>85%	> 90%	>95% 0.250%	Condo	> 0% 0.000%	>30%	>60% 0.125%	>70% 0.125%	> 75% 0.750%
Condo		0.000%								Investment	1.125%		1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%		0.875%				1.875%	1.875%						
	Limited	Cash-ou	t Refinan		PA by Cr .TV Rang		e/LIV Ra	itio		All LLPA			_	llowing lo	ans
Credit Score		Annlie	cable for				r than 15	voare		Loone to first tir		meReady		incomo /1	000/ 2722
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-tir median i				igh-cost are	
≥ = 780	0.000%		0.000%						0.375%		ns meeting	<u>′</u>		<u> </u>	
760 – 779	0.000%	0.000%	_	_	0.875%		0.750%	_	0.625%			, ,	·		
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	5						
Loan Feature	<u>>0%</u>	>30%	>60%	>70%	.TV Rang >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%		0.000%		0.000%	0.250%	0.250%						
mortgage Condo		0.000%						0.750%							
Investment															
property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance	II.	I		l		0.5000/	2 5000/	0.7500/	. ====	I					
ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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Effective	: 5	9/11/2025 1								VW.UFFEAG	LE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA!	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	101.964	101.746	101.478	5.875	101.324	101.296	101.087	5.375	100.068	100.005	99.843	FICO 740	- 779		0.000
5.125	102.280	102.113	101.918	6.000	101.838	101.809	101.600	5.500	100.058	99.995	99.833	FICO 680			0.125
5.250	102.507	102.432	102.237	6.125	102.345	102.317	102.108	5.625	100.047	99.984	99.822	FICO 660			0.250
6.375	102.560	102.518	102.427	6.250	102.845	102.817	102.608	5.750	100.653	100.590	100.428	FICO 640	- 659		0.500
6.500	102.993	102.951	102.859	6.375	102.265	102.237	102.028	5.875	100.641	100.578	100.416	FICO 620	- 639		1.500
6.625	103.395	103.353	103.261	6.500	102.765	102.737	102.528	6.000	100.627	100.564	100.402				
6.750	103.465	103.431	103.398	6.625	103.259	103.230	103.021	6.125	100.612	100.549	100.387	Non-Own	er		0.500
6.875	103.273	103.240	103.206	6.750	103.745	103.717	103.508	6.250	100.601	100.538	100.376		ount \$50K < \$1		0.500
7.000	103.780	103.747	103.713									Loan < \$5	OK (exception	only)	1.500
7.125	104.157	104.124	104.090	<u> </u>									reamline Loan	S	0.250
			- 1		45.45				DAL LIGHT	W		All FHA R	efinance Loans		0.125
	HA 30 YR			-	HA 15 YR				RAL 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
6.250	101.735	101.532	101.337	6.250	98.648	98.612	98.569	6.250	102.807	102.732	102.537	FICO 740			0.000
6.375	101.868	101.826	101.734	6.375	98.868	98.831	98.788	6.375	102.056	101.995	101.788	FICO 700			0.125
6.500	102.340	102.299	102.207	6.500	99.152	99.116	99.073	6.500	102.623	102.563	102.355	FICO 680			0.250
6.625 6.750	102.633	102.591 102.289	102.499 102.255	6.625	99.344 99.470	99.307 99.442	99.264	6.625	103.123 103.606	103.062 103.546	102.855	FICO 660			0.375
6.875	102.322 101.961	102.289	102.255	6.750 6.875	99.470	99.442	99.254 99.445	6.750 6.875	103.606	103.546	103.338 102.573	FICO 640 FICO 620			0.875
7.000	101.961	101.927	101.894	7.000	99.525	99.488	99.445	7.000	102.791	102.760	102.573	1			1.500 0.150
7.000 7.125	102.468	102.434	102.401	7.000	99.685	99.648	99.606	7.000	103.325	103.295	103.107	CA Prope	rty 50K (exception)	\	1.500
7.250	102.595	102.565	102.778	7.250	99.516	99.401	99.287	7.250	104.265	104.235	104.048	11		1	0.125
7.375	101.073	101.012	100.805	117.230	55.510	33.401	33.207	7.375	103.148	103.087	102.880		finance Loans Adjustments	mayannly	0.125
7.373	101.073	101.012	100.803	╂				7.373	103.146	103.067	102.000	-Other st	. Aujustinents	пау арріу	
				1		CO1	/EDA		NIT \	/ A		11			
							/ERN	IIVIE			<i>t</i> =				
200		YR Fixed	4E Day	Dete		YR Fixed	4E Day	Data		ARM 1/1,		Dete		Fixed IRF	
Rate 5.000	15-Day 101.838	30-Day 101.809	45-Day 101.600	6.000	15-Day 101.964	30-Day 101.746	45-Day 101.478	Rate 5.750	15-Day 100.653	30-Day 100.590	45-Day 100.428	6.000	15-Day 101.964	30-Day 101.746	45-Day 101.478
6.125	102.345	102.317	102.108	6.125	102.280	102.113	101.478	5.875	100.633	100.578	100.428	6.125	102.280	102.062	101.478
6.250	102.845	102.317	102.108	6.250	102.280	102.113	102.237	6.000	100.627	100.578	100.410	6.250	102.280	102.002	101.754
6.375	102.265	102.237	102.008	6.375	102.560	102.518	102.427	6.125	100.612	100.549	100.402	6.375	102.540	102.130	102.427
6.500	102.765	102.737	102.528	6.500	102.993	102.951	102.859	6.250	100.601	100.538	100.376	6.500	102.993	102.951	102.427
6.625	103.259	103.230	103.021	6.625	103.395	103.353	103.261	0.250	100.001	100.550	100.570	6.625	103.395	103.353	103.261
6.750	103.745	103.717	103.508	6.750	103.465	103.431	103.398					6.750	103.465	103.431	103.398
0.750	105.7 15	105.717	105.500	6.875	103.273	103.240	103.206					6.875	103.273	103.240	103.206
				7.000	103.780	103.747	103.713					7.000	103.780	103.747	103.713
				7.125	104.157	104.124	104.090					7.125	104.157	104.124	104.090
				1 7.123	1011137	10 1.12 1	101.050	<u> </u>				1	10 11137	10 11.12 1	101.030
	/A 15 YR F				/A 30 YR F				•	1 ARM HE			/A 30 YR F		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.864	100.784	100.654	6.250	101.735	101.532	101.337	6.125	100.612	100.549	100.387	6.250	101.735	101.532	101.337
5.875	101.079	100.999	100.868	6.375	101.868	101.826	101.734	6.250	100.601	100.538	100.376	6.375	101.868	101.826	101.734
6.000	101.402	101.322	101.191	6.500	102.340	102.299	102.207					6.500	102.340	102.299	102.207
6.125	101.700	101.620	101.489	6.625	102.633	102.591	102.499					6.625	102.633	102.591	102.499
5.250	101.591	101.510 101.420	101.430	6.750	102.322	102.289	102.255					6.750	102.322	102.289	102.255
			101.340	6.875	101.961	101.927	101.894 102.401	П				6.875	101.961	101.927	101.894
	101.501		101 774	17000			1012/401	11				7.000	102.468	102.434	102.401
6.375 6.500	101.932	101.852	101.771	7.000	102.468	102.434						11, ,,,,	102 245	100 011	102 776
6.500 6.625	101.932 102.100	101.852 102.020	101.939	7.125	102.845	102.811	102.778					7.125	102.845	102.811	102.778
6.500	101.932	101.852		7.125 7.250	102.845 102.595	102.811 102.565	102.778 102.378					7.250	102.595	102.565	102.378
6.500 6.625	101.932 102.100	101.852 102.020	101.939	7.125	102.845	102.811	102.778					11			
6.500 6.625 6.750	101.932 102.100 99.470	101.852 102.020	101.939 99.233	7.125 7.250	102.845 102.595 101.073	102.811 102.565	102.778 102.378	n e				7.250	102.595	102.565	102.378
6.500 6.625 6.750 FICO>=740	101.932 102.100 99.470	101.852 102.020	101.939 99.233 VA Price / 0.000	7.125 7.250 7.375 Adjustmen VA Loans	102.845 102.595 101.073	102.811 102.565	102.778 102.378 100.805	1				7.250	102.595	102.565	102.378
6.500 6.625 6.750 FICO>=740 FICO 680 -	101.932 102.100 99.470	101.852 102.020	101.939 99.233 VA Price / 0.000 0.125	7.125 7.250 7.375 Adjustmen VA Loans Non-Owne	102.845 102.595 101.073	102.811 102.565 101.012	102.778 102.378 100.805				RVING	7.250 7.375	102.595 101.073	102.565 101.012	102.378 100.805
6.500 6.625 6.750 FICO>=740 FICO 680 -	101.932 102.100 99.470 739 679	101.852 102.020	VA Price / 0.000 0.125 0.250	7.125 7.250 7.375 Adjustmen VA Loans Non-Owne	102.845 102.595 101.073 ts er unt \$50K < \$10	102.811 102.565 101.012	102.778 102.378 100.805 0.250 0.500			SEI	RVING	7.250 7.375	102.595 101.073	102.565 101.012	102.378 100.805
6.500 6.625 6.750 FICO>=74C FICO 680 - FICO 660 -	101.932 102.100 99.470 739 679 659	101.852 102.020	101.939 99.233 VA Price / 0.000 0.125 0.250 2.000	7.125 7.250 7.375 Adjustmen VA Loans Non-Owne	102.845 102.595 101.073	102.811 102.565 101.012	102.778 102.378 100.805			SEI	RVING VA	7.250 7.375	102.595 101.073	102.565 101.012	102.378 100.805
6.500 6.625 6.750 FICO>=74C FICO 680 - FICO 660 -	101.932 102.100 99.470 739 679 659	101.852 102.020	VA Price / 0.000 0.125 0.250	7.125 7.250 7.375 Adjustmen VA Loans Non-Owne	102.845 102.595 101.073 ts er unt \$50K < \$10	102.811 102.565 101.012	102.778 102.378 100.805 0.250 0.500			SEI	RVING VA	7.250 7.375	102.595 101.073	102.565 101.012	102.378 100.805
5.500 5.625 5.750 FICO>=740 FICO 680 - FICO 660 -	101.932 102.100 99.470 739 679 659	101.852 102.020 99.442	101.939 99.233 VA Price / 0.000 0.125 0.250 2.000 3.000	7.125 7.250 7.375 Adjustmen VA Loans Non-Owne	102.845 102.595 101.073 ts er unt \$50K < \$10 OK (exception	102.811 102.565 101.012	102.778 102.378 100.805 0.250 0.500 0.500 1.500				RVING VA	7.250 7.375	102.595 101.073	102.565 101.012	102.378 100.805
6.500 6.625 6.750 FICO>=740 FICO 680 - FICO 660 - FICO 640 - FICO 620 -	101.932 102.100 99.470 97.39 679 659 639	101.852 102.020 99.442 sss Payee	VA Price / 0.000 0.125 0.250 2.000 3.000	7.125 7.250 7.375 Adjustmen VA Loans Non-Owne Loan < \$56	102.845 102.595 101.073 ts er unt \$50K < \$10 OK (exception	102.811 102.565 101.012	102.778 102.378 100.805 0.250 0.500 0.500 1.500			tact Us	VA	7.250 7.375 THOS	102.595 101.073	102.565 101.012	102.378 100.805
6.500 6.625 6.750 FICO>=740 FICO 680 - FICO 660 - FICO 640 - FICO 620 -	101.932 102.100 99.470 739 679 639	101.852 102.020 99.442 ss Payee	101.939 99.233 VA Price / 0.000 0.125 0.250 2.000 3.000	7.125 7.250 7.375 Adjustmen VA Loans Non-Owne Loan Amo Loan < \$56	102.845 102.595 101.073 ts er unt \$50K < \$11 DK (exception	102.811 102.565 101.012	102.778 102.378 100.805 0.250 0.500 0.500 1.500	1	Coni ail: locks@ .ock Desk: (tact Us uffmortga _e	VA ge.com	7.250 7.375 THOS & VA	102.595 101.073	102.565 101.012 AT SE ILS ed States , HI, IA, IL, IN	102.378 100.805



Non-QM UW Fee \$1,499

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

2 days 7 days 0.250 15 days 0.375 30 days 0.625

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

FUN	DING CORP			
Effective:	9/11/2025 10	:44		
			NON-QM:	7
Residenti	al 30 Yr Fixed		DSCR	
11.500	111.247	11.500	113.376	
11.375	110.997	11.375	113.110	
11.250	110.747	11.250	112.845	
11.125	110.497	11.125	112.579	
11.000	110.247	11.000	112.314	
10.875	109.997	10.875	112.048	
10.750	109.747	10.750	111.782	
10.625	109.497	10.625	111.517	
10.500	109.247	10.500	111.251	
10.375	108.997	10.375	110.985	
10.250	108.747	10.250	110.720	
10.125	108.497	10.125	110.454	
10.000	108.247	10.000	110.189	
9.875	107.997	9.875	109.923	
9.750	107.747	9.750	109.657	
9.625	107.497	9.625	109.392	
9.500	107.247	9.500	109.126	
9.375	106.997	9.375	108.860	
9.250	106.747	9.250	108.595	
9.125	106.497	9.125	108.329	
9.000	106.247	9.000	108.064	
8.875	105.997	8.875	107.782	
8.750	105.747	8.750	107.501	
8.625	105.497	8.625	107.220	
8.500	105.247	8.500	106.939	
8.375	104.997	8.375	106.657	
8.250	104.747	8.250	106.376	
8.125	104.465	8.125	106.094	
8.000	104.184	8.000	105.813	
7.875	103.872	7.875	105.501	
7.750	103.559	7.750	105.188	
7.625	103.184	7.625	104.813	
7.500	102.809	7.500	104.438	
7.375	102.434	7.375	104.063	
7.250	102.059	7.250	103.626	
7.125	101.684	7.125	103.188	
7.000	101.309	7.000	102.688	
6.875	100.872	6.875	102.188	
6.750	100.434	6.750	101.626	
6.625	99.934	6.625	101.063	
6.500	99.434	6.500	100.501	
6.375	98.872	6.375	99.876	
6.250	98.309	6.250	99.188	
6.125	97.684	6.125	98.501	
6.000	97.059	6.000	97.813	
5.875	96.372	5.875	97.063	
5.750	95.684	5.750	96.313	
5.625	94.997	5.625	95.563	
J.U2J	04.340	3.023	33.303	

94.310	5.500		94.813
Residential	Full Doc	Alt Doc	Inv W/PPP
Min Price	99.500	99.500	99.500
Max Price	103.000	103.000	103.000
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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

5.500

PLUS	(Tighter credit b	ox, i	pest	pric	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									
	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	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000				-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	-0.250	-0.125 -0.250	-0.250 -0.500	-0.375 -0.625	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.230	-0.250	-0.300	-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
22113	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
Eull 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							
Investor Only							
5 year	1.000						
4 year	0.500						
3 year	0.000						
2 year	-0.375						
1 year	-0.750						
None	-1.125						

Minimum Loan Size \$150,000

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

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



Non-QM UW Fee \$1,499

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

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

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

NON-QM

	Residential 30YR Fixed				Investor 30YR Fixed	
Rate	30 Day			Rate	30 Day	
6.375%	97.750			6.375%	99.150	
6.500%	99.000			6.500%	100.150	
6.625%	99.750			6.625%	100.775	
6.750%	100.375			6.750%	101.275	
6.875%	100.900			6.875%	101.775	
6.990%	101.330			6.990%	102.250	
7.125%	101.730			7.125%	102.700	
7.250%	102.105			7.250%	103.114	
7.375%	102.480			7.375%	103.544	
7.500%	102.805			7.500%	103.946	
7.625%	103.055			7.625%	104.305	
7.750%	103.305			7.750%	104.618	
7.875%	103.555			7.875%	104.993	
7.990%	103.805			7.990%	105.298	
8.125%	104.055			8.125%	105.602	
8.250%	104.305			8.250%	105.899	
8.375%	104.555			8.375%	106.196	
8.500%	104.805			8.500%	106.477	
8.625%	105.055			8.625%	106.759	
8.750%	105.305			8.750%	107.040	
8.875%	105.555			8.875%	107.321	
8.990%	105.805			8.990%	107.587	
9.125%	106.055			9.125%	107.852	
Max	Price (Owner Occ / 3Yr+ PPP)	101.500	i	Max Price (3	BYr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	ı	Max Price (2	2Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	ı	Max Price (1	LYr PPP)	100.500
	Max Price (No Prepay)	99.500	М	ax Price (N	o Prepay)	99.500

		Inve	stor NQN	I LLPAs					
Other									
LTV	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.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc ount prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid to the prepaid to the prepa	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes dos, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste late restrictions antable Condos	iirement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra D New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr opperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. crity. crity = % of am- crity. crity. crity = % of am-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395

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

10/11/2025 2 days 7 days 0.250 0.375 15 days 0.625 30 days

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

Non-Agency Investor/Second Home (AUS)

FIX 30	FIX 30											
	FIX SU	FIX 30			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
112.047	111.422	110.672			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
111.797	111.172	110.422			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
111.547	110.922	110.172			740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
111.297	110.672	109.922			720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
111.047	110.422	109.672		Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
110.797	110.172	109.422			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
110.547	109.922	109.172			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
110.297	109.672	108.922			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
110.047	109.422	108.672			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
109.797	109.172	108.422			740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
109.547	108.922	108.172			720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
109.297	108.672	107.922		Reiliance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
109.047	108.422	107.672			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
108.797	108.172	107.422			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
108.547	107.922	107.172			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
108.238	107.613	106.863			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
107.929	107.304	106.554			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
107.621	106.996	106.246		Cash-Out Refinance		-0.375	-0.500	-1.375	-2.000	-2.750		
107.294	106.669	105.919				-0.375	-0.500	-1.625	-2.625	-3.250		
106.949	106.324	105.574				-0.375	-0.625	-2.000	-2.875	-3.750		
106.586	105.961	105.211			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
105.803	105.178	104.428			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
105.380	104.755	104.005				-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
											-4.125	-4.125
104.473	103.848	103.098		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
103.990	103.365		Purchase Money									
103.488	102.863		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		• • • • • • • • • • • • • • • • • • • •							
					2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
				Property LLPAs								-0.750
				,,								-0.500
											0.500	0.500
				_								
				Loan Type LLPAs							_	
					Di Natio > 40/0	0.000	0.000	0.000	0.000	0.000		
			Cach Out Polinance	Agangu lumba	High Palance Fixed Pate	1.250	1 250	1 500	1 500	0.000		
			Cash-Out Reiliance	0,	rigii balalice rixed - kate	-1.230	-1.230	-1.300	-1.500	0.000		
				Datances	2. A Unit Bronorty	0.000	0.000	0.275	0.275	0.625		
				Proporty LLDAs								
				Property LLPAS								
95.393	95.268	94.518			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
					Condition Communication	. 20	20.04.60.00	CO 04 70 00	70.04.75.00	75.04.00-00	00.01.05-00	05.04.00-00
				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 Financing	CLTV > LTV & FICO >= 720 CLTV > LTV & FICO < 720	-0.625 -0.625	-0.625 -0.625	-0.625 -0.625	-0.875 -0.875	-1.125 -1.125	-1.125 -1.125	-1.125 -1.125
	111.547 111.297 111.047 110.797 110.547 110.297 110.397 109.547 109.297 109.547 108.298 107.929 107.621 107.294 106.586 106.204 105.803 106.204 105.803 106.437 104.473	111.547 110.922 111.297 110.672 111.297 110.672 111.047 110.422 110.797 109.722 110.297 109.672 110.297 109.547 108.922 109.297 108.672 109.297 108.672 109.297 108.547 108.922 109.297 108.547 107.922 108.547 107.922 108.238 107.613 107.929 107.304 107.621 106.996 107.294 106.669 105.949 106.324 106.586 105.961 106.204 105.579 105.803 105.178 105.380 104.755 104.937 104.312 104.473 103.848 102.863 102.966 102.341 102.424 101.799 101.866 101.301 101.290 100.798 100.698 100.299 100.088 99.745 99.462 99.198 98.822 98.638 98.166 98.041 97.494 97.369 96.808 96.683 96.683 96.6108 95.983	111.547 110.922 110.172 111.297 110.672 109.922 111.297 110.672 109.922 110.797 110.172 109.422 110.547 109.922 109.172 110.297 109.672 108.922 110.297 109.672 108.672 109.797 109.172 108.422 109.547 108.922 108.172 109.297 108.672 107.922 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108.238 107.613 106.863 107.929 107.304 106.554 107.621 106.996 106.246 107.294 106.669 105.919 106.586 105.961 105.211 106.204 105.579 104.829 105.803 105.178 104.428 105.380 104.755 104.005 104.937 104.312 103.562 104.473 103.848 103.098 103.990 103.365 102.615 103.990 103.365 102.615 103.488 102.863 102.113 102.966 102.341 101.591 102.242 101.799 101.049 101.866 101.301 100.551 101.290 100.798 100.048 100.698 100.279 99.529 100.088 99.745 98.995 199.462 99.198 98.448 198.822 98.638 97.888 198.166 98.041 97.291 197.494 97.369 96.619 196.808 95.983 95.233	111.547 110.922 110.172 111.297 110.672 109.922 110.797 110.172 109.422 110.547 109.922 109.172 110.297 109.672 108.922 110.297 109.672 108.922 109.797 109.172 108.422 109.547 108.922 108.672 109.927 108.672 107.922 109.547 108.922 107.672 108.797 108.172 107.422 108.547 107.922 107.172 108.238 107.613 106.863 107.929 107.304 106.554 107.294 106.6669 105.919 106.586 105.961 105.211 106.204 105.579 104.829 105.803 105.178 104.428 105.380 104.755 104.005 104.937 104.312 103.562 104.473 103.848 103.098 103.990 103.365 102.615 103.990 103.365 102.615 103.488 102.863 102.113 102.966 102.341 101.591 102.296 100.394 100.098 100.296 100.798 100.048 100.698 100.279 99.529 100.088 99.745 98.995 199.462 99.198 98.448 98.822 98.638 97.888 98.8166 98.041 97.291 97.494 97.369 96.619 96.808 95.983 95.233	111.547 110.922 110.172 109.922 110.172 109.672 109.672 109.672 109.672 109.672 109.672 109.672 109.672 108.922 100.547 109.922 108.672 109.573 108.172 109.573 108.172 109.574 108.222 107.672 108.377 108.472 107.672 108.381 107.613 106.863 107.613 106.863 107.613 106.863 107.613 106.863 107.929 107.304 106.669 105.919 106.596 105.919 106.596 105.919 106.596 105.919 106.324 105.579 104.829 105.803 104.755 104.005 104.428 105.380 104.755 104.005 104.473 103.848 103.	11.547 110.922 110.172 109.922 110.073 110.072 109.672 110.974 110.172 109.422 109.422 109.422 109.672 110.074 109.922 109.172 108.672 108.922 100.074 109.975 109.422 108.672 109.975 109.422 108.672 109.975 109.422 109.672 109.975 109.422 109.672 109.975 109.422 109.672 109.975 109.422 109.672 109.975 109.422 109.672 109.975 108.422 109.672 109.925 109.975 108.172 107.922 109.947 108.422 107.0627 106.693 106.693 106.693 106.693 106.693 106.694 106.696 106.246 106.696 106.246 106.596 106.246 106.596 105.574 106.696 105.574 106.696 105.574 106.696 105.574 106.696 105.113 106.863 104.755 104.005 104.428 105.579 104.829 105.178 104.428 105.579 104.829 105.383 104.755 104.005 104.428 105.579 104.829 105.383 102.615 105.111 104.937 104.312 103.562 105.913 106.246 105.919 105.919 100.988 104.755 104.005 104.428 105.919 106.696 105.919 106.696 105.18 104.428 105.919 106.696 105.574 106.696 105.5	11.1.547 11.0.922 110.172 109.672 109.672 109.672 109.672 109.672 109.672 109.672 109.922 109.172 109.422 108.672 109.972 109.172 109.422 108.672 109.277 109.172 108.422 108.672 109.297 109.172 108.422 107.922 108.172 109.297 108.422 107.672 108.292 108.172 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	Program Notes
Program Name	Non-Agency Investor/2nd Home
Min Loan Amt	150k
Max Loan Amt	Agency Limits or 2.25MM
Max Price	103.000
Min Price	99.500

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



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

 Lock Expirations
 Lock Extra

 30 Days
 10/11/2025
 2 days

 7 days
 2 days

7 days 0.250 15 days 0.375 30 days 0.625

0.100

Effective: 9/11/2025 10:44

FIXED SECONDS

			INIVESTOR				
RESID	DENTIAL	INV	/ESTOR				
Rate	30 Day	Rate	30 Day				
12.625	113.875	13.375	112.875				
12.500	113.625	13.250	112.750				
12.375	113.375	13.125	112.625				
12.250	113.125	13.000	112.500				
12.125	112.875	12.875	112.375				
12.000	112.625	12.750	112.250				
11.875	112.375	12.625	112.000				
11.750	112.125	12.500	111.750				
11.625	111.875	12.375	111.500				
11.500	111.625	12.250	111.250				
11.375	111.375	12.125	111.000				
11.250	111.125	12.000	110.750				
11.125	110.875	11.875	110.500				
11.000	110.625	11.750	110.250				
10.875	110.375	11.625	110.000				
10.750	110.125	11.500	109.750				
10.625	109.875	11.375	109.500				
10.500	109.625	11.250	109.250				
10.375	109.375	11.125	109.000				
10.250	109.125	11.000	108.750				
10.125	108.750	10.875	108.500				
10.000	108.375	10.750	108.250				
9.875	108.000	10.625	108.000				
9.750	107.625	10.500	107.750				
9.625	107.250	10.375	107.500				
9.500	106.875	10.250	107.250				
9.375	106.500	10.125	106.875				
9.250	106.125	10.000	106.500				
9.125	105.750	9.875	106.125				
9.000	105.375	9.750	105.750				
8.875	105.000	9.625	105.375				
8.750	104.625	9.500	105.000				
8.625	104.125	9.375	104.625				
8.500	103.625	9.250	104.125				
8.375	103.125	9.125	103.625				
8.250	102.625	9.000	103.125				
8.125	102.125	8.875	102.625				
8.000	101.375	8.750	101.875				
7.875	100.625	8.625	101.125				
7.750	99.875	8.500	100.375				
7.625	99.125						

				RES	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
()	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
FULL DOC	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
금	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ш	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)
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
æ	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	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
Ā	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
Ē	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
g S	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
۵	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	1.875	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)		
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
FULL DOC	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
	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)		
5	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
붑	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)				
	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)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
N N	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
百	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)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	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 1300 NW Briarcliff Pkwy, Suite 275	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN,
Kansas City, MO 64150	Inside Sales: (816) 457-6440	MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA



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

 30 Days
 10/11/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/11/2025 10:44

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

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United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD AZ CA CO EL CA ID IA II IN VO IVI LA ME MI MO MAN MO
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 56, 711, 77, 77, 77, 77,



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

	Lock Expirations	Lock Extensions	
15 Days	9/26/2025	2 days	0.100
30 Days	10/11/2025	7 days	0.250
45 Days	10/26/2025	15 days	0.375
		30 days	0.625

Effective: 9/11/2025 10:44

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

Administration and Appraisal Fees

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





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

Appraisal Desk (816) 457-6349

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

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

0.500

United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150 8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 Approved States

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