

9/4/2025 10:25

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	9/19/2025	2 days	0.100
30 Days	10/4/2025	7 days	0.250
45 Days	10/19/2025	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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COINVE					TATIONAL										
CON	VENTION	AL 30/25Y	R FIXED	CC	NVENTION	IAL 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	101.081	101.042	100.996	6.000	101.144	101.032	100.946	5.750	101.530	101.502	101.373	5.875	101.582	101.554	101.425
5.250	101.076	101.022	100.963	6.125	101.624	101.512	101.426	5.875	102.049	102.021	101.892	6.000	101.790	101.762	101.634
5.375	101.622	101.568	101.509	6.250	102.075	101.962	101.876	6.000	102.262	102.234	102.106	6.125	101.988	101.960	101.831
5.500	102.129	102.075	102.016	6.375	102.487	102.374	102.288	6.125	102.550	102.521	102.393	6.250	102.241	102.213	102.084
5.625	102.515	102.460	102.401	6.500	102.267	102.220	102.044	6.250	102.597	102.569	102.498	6.375	102.636	102.607	102.479
5.750	102.442	102.387	102.328	6.625	102.592	102.545	102.369	6.375	103.104	103.075	102.947	6.500	102.839	102.811	102.682
.875	102.933	102.878	102.819	6.750	102.806	102.698	102.628	6.500	103.346	103.317	103.189	6.625	103.055	103.027	102.898
.000	103.386	103.331	103.272	6.875	103.146	103.039	102.969	6.625	103.625	103.597	103.468	6.750	103.235	103.206	103.078
.125	103.750	103.695	103.636	7.000	103.343	103.297	103.266	6.750	103.590	103.562	103.433	6.875	103.582	103.554	103.426
'.250	103.800	103.765	103.724	7.125	103.755	103.709	103.678	6.875	104.050	104.021	103.893	7.000	103.746	103.718	103.589
]			
	NV 30 YR I				NV 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	101.736	101.689	101.513	6.500	101.496	101.449	101.273	6.250	100.422	100.394	100.265	6.250	99.995	99.966	99.838
.625	102.019	101.972	101.796	6.625	101.829	101.783	101.621	6.375	100.834	100.806	100.677	6.375	100.298	100.270	100.141
5.750	101.785	101.731	101.672	6.750	101.836	101.785	101.731	6.500	101.010	100.981	100.853	6.500	100.543	100.515	100.386
.875	102.117	102.062	102.004	6.875	102.168	102.117	102.062	6.625	101.229	101.200	101.072	6.625	100.766	100.737	100.609
.000	102.478	102.431	102.325	7.000	102.489	102.439	102.384	6.750	101.104	101.076	100.948	6.750	100.678	100.650	100.521
.125	102.722	102.675	102.603	7.125	102.767	102.716	102.661	6.875	101.475	101.447	101.318	6.875	100.941	100.913	100.784
.250	102.567	102.536	102.348	7.250	102.454	102.422	102.234	7.000	101.593	101.565	101.437	7.000	101.129	101.100	100.972
7.375	103.053	103.021	102.834	7.375	102.871	102.840	102.652	7.125	101.738	101.710	101.581	7.125	101.288	101.259	101.131
7.500 7.625	103.528	103.496	103.309	7.500	103.239	103.207	103.020	7.250	99.608	99.492	99.378	7.250	99.608	99.492	99.378
.625	103.721	103.690	103.502	7.625	103.443	103.412	103.224	-				 			
	SOER 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	L0/6 ARM	ς		Misc Price	Adjustme	nts
	301103	707111115			30110	707111113			30111.	.0/074141		No Impou	nds (Non-CA)	rajustine	0.250
												I — ·	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	30	3.375
												Non-Own	er, 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	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
	Lo	ss Payee	Clause		Lo	ck Desk F	lours			tact Us			Approv	ed States	
	United Fidelit	ty Funding C	orp ISAOA A	TIMA	8.3	0am - 5:00p	um CST	Email: locks@uffmortgage.com			ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY, L
			wy, Suite 27	5		nline Unitl 8		Lock Desk: (816) 457-6440 ME, MI, MN, MO, NC, NE, NH, N							
	Kar	nsas City, Mo	0 64150		Lock of			lt	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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15 Days	9/19/2025	2 days	0.100			
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Effective:	9	7/4/2025 10:2	25							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
Purchase Money Loans – LLPA by Credit Score/LTV Ratio									Refinance	Loans -	LLPA by	Credit Sco	ore/LTV		
· · · · · ·										Ratio					
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	•
Orean ocore	>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			0.125% 0.250%							740 – 759 720 – 739	0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.230%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									111 00 70	Additional L					
Auu	litional LL	.FAS DY L	Odii Allii	nute Ahr	nicable it	Pulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 12	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	atio		All LLPA			_	llowing lo	ans
					TV Rang							meReady			
Credit Score			cable for	_				_		Loans to first-tir					
> = 700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ins meeting	<u>′</u>		igh-cost are	
≥ = 780 760 – 779	0.000%	0.000%	0.000% 0.125%	_	0.875%		0.500%	0.625%	0.375% 0.625%	Lua	ins meeting	Duty to S	beive requ	licilicilis	
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%	1					
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1					
700 – 719	0.000%	0.000%	0.625%				1.750%	1.625%	1.625%	1					
680 – 699	0.000%	0.000%	0.875%				2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%						2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%				2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%		1					
	nal LLPA														
Loan Feature				L	.TV Rang	е									
Adjustable-rate	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	1					
Investment property	1.125%	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%	1					
Manufactured home	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%						
										1					
High-balance ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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FHA 15 YR Fixed FHA 15 YR Fixed FHA 5/1 ARM FHA - PR	on only) 1.500
Rate 15-Day 30-Day 45-Day 5.875 101.244 101.215 101.087 5.375 99.798 99.735 99.573 FICO 740-779 6.250 102.355 102.216 102.056 102.258 102.258 102.258 102.292 102.492 102.482 6.500 103.399 103.346 103.296 6.625 103.437 103.387 103.887 103.286 6.6750 103.399 103.346 103.296 6.6875 103.252 103.022 103.152 7.000 103.786 103.735 103.685 7.125 104.195 104.145 104.094 FHA 30 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 101.580 101.506 101.330 6.375 101.821 101.771 101.671 6.500 102.340 102.290 102.340 102.290 102.340 102.290 102.340 102.290 102.340 102.291 6.625 103.352 99.352 99.316 99.274 102.695 6.625 103.198 103.198 103.198 103.198 103.198 103.198 102.696 102.580 102.290 102.340 102.290 102.340 102.290 102.389 6.250 99.859 98.554 98.551 103.295 103.290 102.360 102.340 102.290 102.389 6.250 99.352 99.316 99.274 102.695 103.198 103.198 103.124 102.948 FICO 560-679 FICO 660-679 FICO 660-679 FICO 660-679 FICO 640-659 FICO 660-679 FICO 640-659 FICO 660-679 FICO 640-659	0.000 0.000 0.121 0.250 0.500 1.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500
6.000 101.733 101.516 101.281 6.125 102.075 101.944 101.769 6.250 102.355 102.281 102.105 6.375 102.514 102.463 102.363 6.500 102.992 102.942 102.842 6.625 103.437 103.387 103.286 6.6750 103.399 103.346 103.296 6.6875 103.252 103.202 103.152 7.000 103.786 103.735 103.685 7.125 104.195 104.145 104.094 FHA 30 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 98.589 98.554 98.511 6.500 102.340 102.290 102.189 6.625 103.340 102.290 102.189 6.500 102.340 102.290 102.189 6.500 102.340 102.290 102.189 6.500 102.340 102.290 102.189 6.625 102.674 102.624 102.524 6.625 99.352 99.316 99.798 99.735 99.573 FICO 740-779	0.000 0.12! 0.25(0.500 1.500 0.500 0.500 0.500 0.500 0.500 0.500
6.125 102.075 101.944 101.769 6.250 102.355 102.281 102.105 6.250 102.355 102.281 102.105 6.250 102.355 102.281 102.105 6.250 102.355 102.942 102.842 6.250 102.942 102.842 6.250 102.942 102.845 102.268 102.258 102.129 6.250 102.363 6.375 102.216 102.188 102.060 6.625 103.399 103.346 103.296 6.625 103.25 103.192 103.152 104.195 104.1	0.121 0.251 0.500 1.500 0.500 0.500 0.500 0.500 0.500 0.500
6.250 102.355 102.281 102.105 6.375 102.281 102.405 6.250 102.790 102.762 102.633 6.575 100.390 100.327 100.165 FICO 660-679 6.605 103.437 103.387 103.286 6.500 102.992 103.346 103.296 6.6750 103.399 103.346 103.296 6.6875 103.252 103.202 103.152 7.000 103.786 103.735 103.685 7.125 104.195 104.145 104.094 FHA 30 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 98.589 98.554 98.511 6.500 102.390 102.390 102.390 102.390 102.390 102.390 100.306 102.390 100.306 100.144 6.250 98.589 98.554 98.511 6.500 102.390 102.390 102.695 102	0.25(0.500 1.500 0.500 0.500 0.500 0.500 0.500 0.500
5.375 102.514 102.463 102.363 6.550 102.790 102.762 102.633 6.550 100.390 100.327 100.165 FICO 640-659 5.500 102.992 102.942 102.842 6.375 102.216 102.188 102.060 6.500 100.390 100.390 100.317 100.155 FICO 640-659 5.875 100.380 100.317 100.155 FICO 640-639 5.5750 103.399 103.346 103.296 6.625 103.225 103.197 103.068 6.750 103.786 103.735 103.685 7.125 104.195 104.145 104.094 FICO 640-659 7.125 104.195 1	0.500 1.500 0.500 0.500 0.500 0.500 0.500 0.500
5.500 102.992 102.942 102.842 6.375 102.216 102.188 102.060 5.875 100.380 100.317 100.155 FICO 620-639 5.625 103.437 103.387 103.286 6.500 102.724 102.696 102.567 6.000 100.369 100.306 100.144 5.750 103.399 103.346 103.296 6.625 103.225 103.197 103.068 6.625 103.225 103.197 103.068 6.750 103.735 103.685 6.750 103.718 103.690 103.561 FHA 30 YR Fixed High Bal FHA 15 YR Fixed High Bal FHA 15 YR Fixed High Bal 6.500 98.589 98.554 98.511 6.500 101.580 101.506 101.330 6.250 98.589 98.554 98.511 6.500 102.340 102.290 102.189 6.500 99.134 99.099 99.056 6.625 102.674 102.624 102.524 102.524 6.625 102.675 102.2188 102.060 6.500 102.724 102.696 102.567 6.600 100.369 100.306 100.144 6.125 100.357 100.294 100.132 6.625 103.495 100.369 100.306 100.144 6.125 100.357 100.294 100.132 6.500 103.685 7	1.500 0.500 0.500 0.500 0.500 0.500 0.500
6.625 103.437 103.387 103.286 6.500 102.724 102.696 102.567 6.600 100.369 100.306 100.144 6.250 103.399 103.346 103.296 6.625 103.225 103.197 103.068 6.250 100.357 100.294 100.132 Non-Owner 6.250 103.735 103.685 103.735 103.690 103.561 103.690 103.590 103.590 103.590 103.590 103.590 103.590 103.590 103.590 103.590 103.590 103.590 103.590 103.590 10	0.500 \$\$100K 0.500 on only) 1.500
5.750 103.399 103.346 103.296 6.625 103.225 103.197 103.068 6.250 100.357 100.294 100.132 Non-Owner Loan Amount \$50K\$ Loan < \$50K\$ (except All FHA Streamline LAI FHA	c \$100K 0.500 on only) 1.500
5.875 103.252 103.202 103.152 7.000 103.786 103.735 103.685 7.125 104.195 104.145 104.094 FHA 30 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 101.580 101.506 101.330 6.500 101.580 101.506 101.330 6.500 102.340 102.290 102.189 6.625 102.674 102.624 102.524 7.000 103.786 103.752 103.685 FHA 15 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 98.589 98.554 98.511 6.500 99.134 99.099 99.056 6.625 102.674 102.624 102.524 7.000 103.782 103.020 100.118 7.000 103.783 100.280 100.118 7.000 103.743 100.280 100.118 7.000 103.43 100.280 100.118 7.000 103.43 100.280 100.118 7.000 103.43 100.280 100.118 7.000 100.343 100.280 100.118	c \$100K 0.500 on only) 1.500
7.000 103.786 103.735 103.685	on only) 1.500
7.125 104.195 104.145 104.094 FHA 30 YR Fixed High Bal FHA 15 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 101.580 101.506 101.330 6.375 101.821 101.771 101.671 6.375 98.831 98.796 98.754 6.375 102.405 102.400 102.290 102.189 6.500 99.134 99.099 99.056 6.625 102.674 102.624 102.524 6.625 99.352 99.316 99.274 6.625 103.198 103.124 102.948 FICO 660-679	
All FHA Refinance Local FHA 30 YR Fixed High Bal FHA 15 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 101.580 101.506 101.330 6.375 101.821 101.771 101.671 6.375 98.831 98.796 98.754 6.375 102.092 102.018 101.843 FICO 700-739 FICO 70	nans nans
FHA 30 YR Fixed High Bal Rate 15-Day 30-Day 45-Day 6.250 101.580 101.506 101.330 6.375 101.821 101.771 101.671 6.375 98.831 98.796 98.754 6.500 102.340 102.290 102.189 6.625 99.352 99.316 99.274 8RURAL HOUSING 30 YR Fixed USDA-F Rate 15-Day 30-Day 45-Day 6.250 102.655 102.655 102.581 102.405 FICO 740-779 FICO 740-77	0.230
Rate 15-Day 30-Day 45-Day Rate 15-Day 30-Day 45-Day FICO >=780 5.250 101.580 101.506 101.330 6.250 98.589 98.554 98.511 6.250 102.655 102.655 102.581 102.405 FICO >=780 5.500 102.340 102.290 102.189 6.500 99.134 99.099 99.056 6.500 102.679 102.605 102.492 FICO 680-699 5.625 102.674 102.624 102.524 6.625 99.352 99.316 99.274 6.625 103.198 103.124 102.948 FICO 660-679	
5.250 101.580 101.506 101.330 6.250 98.589 98.554 98.511 6.250 102.655 102.581 102.405 FICO 740-779 5.375 101.821 101.771 101.671 6.375 98.831 98.796 98.754 6.375 102.092 102.018 101.843 FICO 700-739 5.500 102.340 102.290 102.189 6.500 99.134 99.099 99.056 6.500 102.679 102.605 102.429 FICO 680-699 5.625 102.674 102.624 102.524 6.625 99.352 99.316 99.274 6.625 103.198 103.124 102.948 FICO 660-679	rice Adjustments
6.375 101.821 101.771 101.671 6.375 98.831 98.796 98.754 6.375 102.092 102.018 101.843 FICO 700 - 739 FICO 680 - 699 6.625 102.674 102.624 102.524 6.625 99.352 99.316 99.274 6.625 103.198 103.124 102.948 FICO 660 - 679	0.000
5.500 102.340 102.290 102.189 6.500 99.134 99.099 99.056 6.625 102.679 102.605 102.429 FICO 680 - 699 FICO 660 - 679	0.000
5.625 102.674 102.624 102.524 6.625 99.352 99.316 99.274 6.625 103.198 103.124 102.948 FICO 660 - 679	0.125
	0.250
5.750 102.561 102.487 102.312 6.750 99.443 99.415 99.297 6.750 103.699 103.625 103.449 FICO 640 - 659	0.375
	0.875
5.875 101.940 101.890 101.839 6.875 99.586 99.543 99.493 6.875 102.908 102.821 102.630 Fico 620-639	1.500
7.000 102.473 102.423 102.373 7.000 99.736 99.693 99.643 7.000 103.459 103.372 103.182 CA Property	0.15
7.125 102.882 102.832 102.782 7.125 99.883 99.839 99.790 7.125 103.993 103.906 103.716 Loan < \$50K (except	ion) 1.500
7.250 102.761 102.674 102.484 7.250 99.608 99.492 99.378 7.250 104.431 104.344 104.154 All RD Refinance Loa	ns 0.125
7.375 101.199 101.141 100.980 7.375 103.274 103.216 103.055 *Other St. Adjustme	nts may apply
GOVERNMENT VA	
	YR Fixed IRRRL
tate 15-Day 30-Day 45-Day Rate 15-Day 30-Day 45-Day Rate 15-Day 30-Day 45-Day Rate 15-Da	y 30-Day 45-Day
5.000 101.771 101.743 101.614 6.000 101.733 101.516 101.281 5.750 100.390 100.327 100.165 6.000 101.73	3 101.516 101.24
5.125 102.286 102.258 102.129 6.125 102.075 101.944 101.769 5.875 100.380 100.317 100.155 6.125 102.03	
5.250 102.790 102.762 102.633 6.250 102.355 102.281 102.105 6.000 100.369 100.306 100.144 6.250 102.10	
5.375 102.216 102.188 102.060 6.375 102.514 102.463 102.363 6.125 100.357 100.294 100.132 6.375 102.51	
5.500 102.724 102.696 102.567 6.500 102.992 102.942 102.842 6.250 100.343 100.280 100.118 6.500 102.99	
5.625 103.225 103.197 103.068 6.625 103.437 103.387 103.286 6.625 103.437	
6.750 103.718 103.690 103.561 6.750 103.399 103.346 103.296	
6.875 103.252 103.202 103.152 6.875 103.25	
7.000 103.786 103.735 103.685	
7.125 104.195 104.145 104.094 7.125 104.19	5 104.145 104.09
VA 15 YR Fixed High Bal VA 30 YR Fixed High Bal VA 5/1 ARM HB VA 30 YI	R Fixed IRRRL HB
tate 15-Day 30-Day 45-Day Rate 15-Day 30-Day 45-Day Rate 15-Day 30-Day 45-Day Rate 15-Da	y 30-Day 45-Day
i.750 100.920 100.903 100.837 6.250 101.580 101.506 101.330 6.125 100.357 100.294 100.132 6.250 101.50	0 101.506 101.33
5.875 101.155 101.139 101.072 6.375 101.821 101.771 101.671 6.250 100.343 100.280 100.118 6.375 101.83	1 101.771 101.67
5.000 101.493 101.476 101.410 6.500 102.340 102.290 102.189	0 102.290 102.18
5.125 101.791 101.774 101.707 6.625 102.674 102.624 102.524 6.625 102.67	4 102.624 102.52
5.250 101.718 101.710 101.702 6.750 102.561 102.487 102.312	102.487 102.31
5.375 101.639 101.630 101.622 6.875 101.940 101.890 101.839	0 101.890 101.83
5.500 102.074 102.066 102.057 7.000 102.473 102.423 102.373 7.000 102.47	3 102.423 102.37
6.625 102.239 102.231 102.222 7.125 102.882 102.832 102.782 7.125 102.88	2 102.832 102.78
5.750 99.443 99.415 99.286 7.250 102.761 102.674 102.484 7.250 102.761	102.674 102.48
7.375 101.199 101.141 100.980 7.375 101.19	9 101.141 100.98
VA Price Adjustments	
ICO>=740 0.000 VA Loans 0.250	
ICO 680 - 739 0.125 Non-Owner 0.500	
FICO 660 - 679 0.250 Loan Amount \$50K < \$100K 0.500 SERVING THOSE TI	
CICO 640 - 659 2.000 Loan < \$50K (exception only) 1.500 VA & VA IRF	HLS
FICO 620 - 639 3.000	
	W. 186
	oved States
8:30am - 5:00nm (S)	GA, HI, IA, IL, IN, KS, KY,
I Lock Online Unit 8:00pm CSL I	C, NE, NH, NM, NV, OK,
Kansas City, MO 64150 Inside Sales: (816) 457-6300 SC, TN	TX, VA, WA,WI



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

 Lock Expirations
 Lock Extensions

 0 Days
 10/4/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	9/4/2025 10:	25	
			NON-QM:
Residentia	ll 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
6.875	100.772	6.875	102.058
6.750	100.334	6.750	101.496
6.625	99.834	6.625	100.933
6.500	99.334	6.500	100.371
6.375	98.772	6.375	99.746

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

6.250

6.125

6.000

5.875

5.750

5.625

5.500

99.058

98.371 97.683

96.933

96.183

95.433

94.683

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

98.209

97.584

96.959

96.272

95.584

94.897

94.210

6.250 6.125

6.000 5.875

5.750

5.625

5.500

PLUS	(Tighter credit b	ox, l	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									
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	_	
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	_
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
LLPAs	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
	0.1.10	0.250	0.250	0.075	0.255	0.500	0.625	0.750	4 000	
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
Property	Florida Condo	-0.375 -0.375	-0.500 -0.375	-0.500 -0.500	-0.625 -0.500	-0.625 -0.625	-0.750 -0.750	-0.875 -0.750	-1.250	
LLPAs	Non - Warrantable Condo				-0.375					
	Multi Unit Tier 2 States: Other*	-0.250 0.000	-0.250 0.000	-0.375 0.000	0.250	-0.500 0.250	-0.500 0.250	-0.750 0.250	-1.250 0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.125	-0.250	-0.373	-0.250	-0.625	-0.875
Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	-0.073
LLPAs	Asset Depletion/Asset Qualifier 1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc	12 Month Bank Statement 12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-0.023	-1.000
LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.230	-0.573	-0.373		

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

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

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@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

 Lock Expirations
 Lock Extensions

 Days
 10/4/2025
 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	Ĺ
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	x Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	Yr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	I	Max Price (2	Yr PPP)	101.000
Max Price (1 Yr PPP) 100.00		100.000	- 1	Max Price (1	100.500	
	Max Price (No Prepay)	99.500	M	lax Price (No	Prepay)	99.500

Investor NQM 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 Doc					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125		-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
5100 1771	T ==	_	tatement ,	_	_			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740 720	0.625	0.500	0.500 0.375	0.375	0.250	-0.250	-2.125 -3.250	-5.500 N/A
720	0.500	0.375	0.375	-0.250	0.000 -0.750	-1.000 -1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	-6.500 N/A	N/A
660	-1.025		ntial NQN			-3.230	N/A	N/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250		-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.236	-0.230	-0.230	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500		-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
			IQM LLF x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	1
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-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 -						
Qual Payment - I/O Qualify over the fully amortized period - 360 Months								
· ,			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 bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of 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 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- contized perio- continue perio-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes Jos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 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. Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 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 sterest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol
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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

10/4/2025 2 days 7 days 15 days 0.100 0.250 0.375 30 days 0.625

75.01-80.00 80.01-85.00 85.01-90.00

-0.625

-0.375

-0.625

-0.250

-0.500

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

Non-Agency Investor/Second Home (AUS)

	Balance	Jumbo	Balance						
te	FIX 30	FIX 30	FIX 30			Credit Score / CLTV	<=30	30.01-60.00	60.01-70
	112.201	111.576	110.826			>= 780	0.000	0.000	0.000
	111.951	111.326	110.576			760 - 779	0.000	0.000	0.000
)	111.701	111.076	110.326			740 - 759	0.000	0.000	-0.125
5	111.451	110.826	110.076		Purchase Money Loans	720 - 739	0.000	0.000	-0.250
00	111.201	110.576	109.826		Loans	700 - 719	0.000	0.000	-0.375
75	110.951	110.326	109.576			680 - 699	0.000	0.000	-0.625
250	110.701	110.076	109.326			660 - 679	0.000	0.000	-0.750
25	110.451	109.826	109.076			>= 780	0.000	0.000	0.000
000	110.201	109.576	108.826			760 - 779	0.000	0.000	-0.125
75	109.951	109.326	108.576			740 - 759	0.000	0.000	-0.250
0	109.701	109.076	108.326		Limited Cash-Out	720 - 739	0.000	0.000	-0.500
5	109.451	108.826	108.076		Refinance	700 - 719	0.000	0.000	-0.625
)	109.201	108.576	107.826			680 - 699	0.000	0.000	-0.875
'5	108.951	108.326	107.576			660 - 679	0.000	-0.125	-1.125
50	108.701	108.076	107.326			>= 780	-0.375	-0.375	-0.625
25	108.374	107.749	106.999			760 - 779	-0.375	-0.375	-0.875
0	108.046	107.421	106.671			740 - 759	-0.375	-0.375	-1.000
5	107.719	107.094	106.344		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375
	107.371	106.746	105.996			700 - 719	-0.375	-0.500	-1.625
5	107.004	106.379	105.629			680 - 699	-0.375	-0.625	-2.000
	106.616	105.991	105.241			660 - 679	-0.375	-0.875	-2.750
5	106.209	105.584	104.834	'					
50	105.781	105.156	104.406			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.
25	105.332	104.707	103.957			Investor	-1.125	-1.125	-1.625
00	104.863	104.238	103.488			Second Home	-1.125	-1.125	-1.625
375	104.373	103.748	102.998		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000
	103.864	103.239	102.489				0.000		
0	103.004			Purchase Money					
	103.336	102.711	101.961	Purchase Money Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750
525					Agency Jumbo Balances*	High Balance Fixed - Rate	0.500	0.500	0.750
25 00	103.336	102.711 102.165	101.961	Loans & Limited			0.500	0.500	0.750
25 00 75	103.336 102.790	102.711	101.961 101.415	Loans & Limited	Balances*	High Balance Fixed - Rate 2 - 4 Unit Property Condo / Coop			
25 00 75 60	103.336 102.790 102.225	102.711 102.165 101.616	101.961 101.415 100.866	Loans & Limited		2 - 4 Unit Property	0.000	0.000	0.000
625 600 675 50 .25	103.336 102.790 102.225 101.644 101.046	102.711 102.165 101.616 101.107 100.584	101.961 101.415 100.866 100.357 99.834	Loans & Limited	Balances*	2 - 4 Unit Property Condo / Coop Manufactured Homes	0.000 0.000 -0.500	0.000 0.000 -0.500	0.000 0.000 -0.500
25 00 75 50 25	103.336 102.790 102.225 101.644	102.711 102.165 101.616 101.107	101.961 101.415 100.866 100.357 99.834 99.297	Loans & Limited	Balances* Property LLPAs	2 - 4 Unit Property Condo / Coop	0.000	0.000	0.000
25 00 75 50 25 00	103.336 102.790 102.225 101.644 101.046 100.433 99.803	102.711 102.165 101.616 101.107 100.584 100.047 99.496	101.961 101.415 100.866 100.357 99.834 99.297 98.746	Loans & Limited	Balances*	2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home	0.000 0.000 -0.500 -1.125 -1.125	0.000 0.000 -0.500 -1.125 -1.125	0.000 0.000 -0.500 -1.625
25 10 25 160 25 10 25	103.336 102.790 102.225 101.644 101.046 100.433 99.803 99.159	102.711 102.165 101.616 101.107 100.584 100.047 99.496 98.933	101.961 101.415 100.866 100.357 99.834 99.297 98.746 98.183	Loans & Limited	Balances* Property LLPAs	2 - 4 Unit Property Condo / Coop Manufactured Homes Investor	0.000 0.000 -0.500 -1.125	0.000 0.000 -0.500 -1.125	0.000 0.000 -0.500 -1.625
25 00 75 50 25 00 75 50 25	103.336 102.790 102.225 101.644 101.046 100.433 99.803 99.159 98.502	102.711 102.165 101.616 101.107 100.584 100.047 99.496 98.933 98.358	101.961 101.415 100.866 100.357 99.834 99.297 98.746 98.183 97.608	Loans & Limited Cash-Out Refinance	Property LLPAs Loan Type LLPAs	2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40%	0.000 0.000 -0.500 -1.125 -1.125 0.000	0.000 0.000 -0.500 -1.125 -1.125 0.000	0.000 0.000 -0.500 -1.625 -1.625 0.000
25 00 75 60 25 00 75 60 25	103.336 102.790 102.225 101.644 101.046 100.433 99.803 99.159 98.502 97.832	102.711 102.165 101.616 101.107 100.584 100.047 99.496 98.933 98.358 97.707	101.961 101.415 100.866 100.357 99.834 99.297 98.746 98.183 97.608 96.957	Loans & Limited	Balances* Property LLPAs Loan Type LLPAs Agency Jumbo	2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home	0.000 0.000 -0.500 -1.125 -1.125	0.000 0.000 -0.500 -1.125 -1.125	0.000 0.000 -0.500 -1.625 -1.625 0.000
15 10 15 10 15 10 15 10 15 10 15 10	103.336 102.790 102.225 101.644 101.046 100.433 99.803 99.159 98.502 97.832 97.148	102.711 102.165 101.616 101.107 100.584 100.047 99.496 98.933 98.358 97.707 97.023	101.961 101.415 100.866 100.357 99.834 99.297 98.746 98.183 97.608 96.957	Loans & Limited Cash-Out Refinance	Property LLPAs Loan Type LLPAs	2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate	0.000 0.000 -0.500 -1.125 -1.125 0.000	0.000 0.000 -0.500 -1.125 -1.125 0.000	0.000 0.000 -0.500 -1.625 -1.625 0.000
750 525 500 375 250 1125 000 875 750 525 500 375 250	103.336 102.790 102.225 101.644 101.046 100.433 99.803 99.159 98.502 97.832 97.148	102.711 102.165 101.616 101.107 100.584 100.047 99.496 98.933 98.358 97.707 97.023	101.961 101.415 100.866 100.357 99.834 99.297 98.746 98.183 97.608 96.957 96.273	Loans & Limited Cash-Out Refinance	Balances* Property LLPAs Loan Type LLPAs Agency Jumbo Balances*	2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate 2 - 4 Unit Property	0.000 0.000 -0.500 -1.125 -1.125 0.000 -1.250	0.000 0.000 -0.500 -1.125 -1.125 0.000 -1.250	0.000 0.000 -0.500 -1.625 -1.625 0.000 -1.500
25 00 75 50 25 00 75 50 25 00 75	103.336 102.790 102.225 101.644 101.046 100.433 99.803 99.159 98.502 97.832 97.148	102.711 102.165 101.616 101.107 100.584 100.047 99.496 98.933 98.358 97.707 97.023	101.961 101.415 100.866 100.357 99.834 99.297 98.746 98.183 97.608 96.957	Loans & Limited Cash-Out Refinance	Balances* Property LLPAs Loan Type LLPAs Agency Jumbo	2 - 4 Unit Property Condo / Coop Manufactured Homes Investor Second Home DTI Ratio > 40% High Balance Fixed - Rate	0.000 0.000 -0.500 -1.125 -1.125 0.000	0.000 0.000 -0.500 -1.125 -1.125 0.000	0.000 0.000 -0.500 -1.625 -1.625 0.000

	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
D	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
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 Cook Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
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		
	Credit Score / CLTV							
	Investor							-4.125
Loan Type LLPAs								-4.125
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
Balances*								
								-0.625
Property LLPAs	· · · · · · · · · · · · · · · · · · ·							-0.750
							-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		
Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
	Purchase Money Loans Limited Cash-Out Refinance Cash-Out Refinance Loan Type LLPAs Agency Jumbo Balances* Property LLPAs Loan Type LLPAs	Purchase Money	Purchase Money Loans	Purchase Money Loans 740 - 759	Purchase Money Loans	Purchase Money Loans	Purchase Money Loans 740 - 759	Purchase Money Loans 740 - 759

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

-0.625

-0.750

-0.500

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,		ĺ
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA		1



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

Lock Expiration
30 Days 10/4/2025

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

Effective: 9/4/2025 10:25

FIXED SECONDS

DECEMBER 1						
RES	IDENTIAL	IN	VESTOR			
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	13.125	112.375			
12.250	112.875	13.000	112.250			
12.125	112.625	12.875	112.125			
12.000	112.375	12.750	112.000			
11.875	112.125	12.625	111.750			
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	12.125	110.750			
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			
10.625	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			
10.125	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			
9.625	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	9.375	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			
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)		
m	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)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
Ľ	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ື	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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



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

Lock Expirations		Lock E	xtensions
30 Days	10/4/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 9/4/2025 10:25

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	

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	9/19/2025	2 days	0.100
30 Days	10/4/2025	7 days	0.250
45 Days	10/19/2025	15 days	0.375
		30 days	0.625

Effective: 9/4/2025 10:25

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

Administration and Appraisal Fees

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





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