

5/14/2025 9:57

Effective:

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

	Lock Expirations	Lock Extensions				
15 Days	5/29/2025	2 days	0.100			
30 Days	6/13/2025	7 days	0.250			
15 Days 30 Days 45 Days	6/28/2025	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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	COIV			_					
CONVENTIONAL 30/25YR FIXED CONVE	ENTIONAL 20 YR FIXE	D	CONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 10 YR	FIXED
Rate 15-Day 30-Day 45-Day Rate 1	.5-Day 30-Day 45-l	Day Rate	e 15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125 98.670 98.634 98.580 6.000 99	9.566 99.471 99.4	105 5.75	50 100.026	99.993	99.913	5.875	100.120	100.088	99.958
5.250 99.019 99.014 98.947 6.125 10	.00.095 99.999 99.9	933 5.87	75 100.559	100.527	100.397	6.000	100.375	100.343	100.212
5.375 99.605 99.568 99.507 6.250 10	.00.594 100.498 100	.432 6.00	00 100.818	100.786	100.655	6.125	100.600	100.568	100.437
5.500 100.117 100.080 100.019 6.375 10	.01.063 100.967 100	.901 6.12	25 101.043	101.011	100.915	6.250	100.958	100.925	100.795
5.625 100.566 100.529 100.468 6.500 10	.00.786 100.683 100	.609 6.25	50 101.495	101.431	101.390	6.375	101.369	101.336	101.206
5.750 100.951 100.930 100.856 6.625 1	.01.255 101.152 101	.078 6.37	75 101.830	101.776	101.726	6.500	101.603	101.571	101.441
5.875 101.460 101.416 101.340 6.750 1	.01.694 101.590 101	.517 6.50	00 102.047	102.014	101.884	6.625	101.825	101.793	101.663
7.000 101.939 101.895 101.819 6.875 10	.02.095 101.991 101	.918 6.62	25 102.264	102.232	102.102	6.750	102.167	102.135	102.005
7.125 102.312 102.268 102.192 7.000 10	.02.115 102.026 101	.968 6.75	50 102.502	102.470	102.392	6.875	102.572	102.539	102.409
7.250 102.683 102.625 102.541 7.125 10	.02.541 102.467 102	.423 6.87	75 103.011	102.979	102.849	7.000	102.783	102.751	102.621
	20 YR FIXED HIGH BA		CONV 15 YR				NV 10 YR		
	.5-Day 30-Day 45-I	· 11	•	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
I	9.660 99.594 99.5	- 11		99.067	98.937	6.250	98.694	98.662	98.531
l I	.00.138 100.065 99.9	11		99.500	99.370	6.375	99.024	98.991	98.861
11	9.622 99.549 99.4	- 11		99.697	99.566	6.500	99.289	99.257	99.127
l I	9.993 99.919 99.8	- 11		99.867	99.736	6.625	99.529	99.496	99.366
l I		.198 6.75		99.967	99.837	6.750	99.594	99.561	99.431
l I		.564 6.87		100.394	100.264	6.875	99.918	99.886	99.756
l I		.763 7.00		100.558	100.428	7.000	100.145	100.113	99.982
l I		.046 7.12		100.689	100.558	7.125	100.349	100.317	100.187
l I		.277 7.25 .449	50 98.978	98.873	98.744	7.250	98.978	98.873	98.744
.023 101.748 101.704 101.343 7.023 10	.01.023 101.337 101	.449				1			
SOFR 5/6 ARMS	SOFR 7/6 ARMS		SOFR 1	LO/6 ARM	S		Misc Price	Adiustme	nts
	•			•		No Impou	nds (Non-CA)	,	0.250
						No Impou	nds (CA Only)		0.150
						Non-Own	er, LTV <= 75		2.125
						Non-Own	er, LTV 75.01-8	0	3.375
						Non-Own	er, LTV > 80		4.125
No Current Program Data No	Current Program Data		No Curren	t Program D	ata	2-4 Unit			1.000
						Condo, LT	V > 75		0.750
						FICO < 660	0		0.500
						Loan Amt	\$50K < \$100K		0.500
						Loan < \$50	OK (exception o	only)	1.500
Loss Payee Clause	Lock Desk Hours			tact Us				ed States	
United Fidelity Funding Corp ISAOA ATIMA	8:30am - 5:00pm CS	г	Email: locks@			' '	A, CO, FL, GA		
1300 NW Briarcliff Pkwy, Suite 275	Lock Online Unitl 8:00pm	CST	Lock Desk: (,		IME, MI, M	IN, MO, NC, I		
Kansas City, MO 64150			Inside Sales:	(816) 45/-	6300		SC, IN, IX	, VA, WA,WI	



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	5	/14/2025 9:5	57							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	\S					
	Purch	nase Mon	ey Loans	- LLPA	by Credit						Refinance			Credit Sco	ore/LTV
					.TV Rang	e						Ratio	LTV Rang	1e	
Credit Score			cable for	all loans	with tern	ns greate				Credit Score		Ap	plicable f	or all loans	
> - 700	<u>>0%</u>	>30%	>60% 0.000%	>70%	>75%	>80%	>85%	>90%	>95%	≥ = 780	<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780 760 – 779			0.000%							760 – 779	0.375% 0.375%		0.625% 0.875%	0.875% 1.250%	1.375% 1.875%
740 – 759			0.125%							740 – 759	0.375%		1.000%	1.625%	2.375%
720 – 739			0.250%				1.000%			720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719			0.375%							700 – 719 680 – 699	0.375%		1.625% 2.000%	2.625%	3.250%
680 – 699 660 – 679			0.625%							660 – 679	0.375%		2.750%	2.875% 4.000%	3.750% 4.750%
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%		3.375%	4.875%	5.125%
Add	itional LL	PAs by L	oan Attri	bute App	olicable to	Purcha	se Money	Loans		Additional L	LPAs by L			licable to (Cash-out
					.TV Rang	e					_	Refinan	LTV Rang	16	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate			0.000%							Condo	0.000%		0.125%	0.125%	0.750%
Condo	0.000%				0.750%					Investment	1.125%		1.625%	2.125%	3.375%
Investment Second home			1.625% 1.625%							Second home Manufactured	1.125% 0.500%		1.625% 0.500%	2.125% 0.500%	3.375% 0.500%
Manufactured										Two- to four-					
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	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%			1.125%				1.875%	AU					
	Limited	Casn-ou	t Refinan				e/LIV Ra	tio		All LLPAS		walved to meReady	_	llowing lo	ans
		LTV Range									ioans				
Credit Score		Annlie	able for	all loans	with torn		r than 15	voare		Laana ta firat tin			au alifidaa	inaama /1	000/ 0500
Credit Score	>0%		cable for		_	ns greate			>95%	Loans to first-tir median ir	ne homebu	yers with			
	<u>>0%</u>	>30%	>60%	>70%	>75%	s greate	>85%	>90%	>95% 0.375%	median ir	ne homebu	yers with	6 AMI in h	igh-cost are	
Credit Score ≥ = 780 760 - 779	>0% 0.000% 0.000%	> 30% 0.000%	>60%	>70% 0.125%	>75% 0.500%	>80% 0.625%	>85% 0.500%	>90% 0.375%	>95% 0.375% 0.625%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780	0.000%	> 30% 0.000%	>60% 0.000% 0.125%	>70% 0.125% 0.375%	>75% 0.500%	>80% 0.625%	>85% 0.500%	>90% 0.375% 0.625%	0.375%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 – 779	0.000%	>30% 0.000% 0.000%	>60% 0.000% 0.125%	>70% 0.125% 0.375%	>75% 0.500% 0.875% 1.125%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750%	>90% 0.375% 0.625% 1.000%	0.375% 0.625%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 – 779 740 – 759	0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	>70% 0.125% 0.375% 0.750%	>75% 0.500% 0.875% 1.125% 1.625%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	>90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739	0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500%	>70% 0.125% 0.375% 0.750% 1.000% 1.250%	>75% 0.500% 0.875% 1.125% 1.625% 1.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125%	>85% 0.500% 0.750% 1.125% 1.500%	>90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	>75% 0.500% 0.875% 1.125% 1.625% 1.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% e Application	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% et Applica	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% efinance:	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 669 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loat	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% c Applic: >70% 0.000%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cate >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additiot Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loat	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% E Application 2.70% 0.000%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	1.50% 1.00	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 2.500% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000%	>70% 0.125% 0.375% 1.000% 1.250% 1.625% 2.125% 2.500% 0.000% 0.125% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% able to Litty Rang >75% 0.000% 0.750%	s greate	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% 0.375% 0.000% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 1.625% 1.625%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 0.000% 0.125% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750% 3.375%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca e >80% 0.000% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.25% 0.250% 0.375% s by Loat >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% 1.750% 0.000% 0.125% 1.625%	>70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500%	>75% 0.500% 0.875% 1.125% 1.125% 1.625% 2.250% 2.875% 2.875% able to L TV Rang >75% 0.000% 0.750% 3.375% 0.500%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.3000% 3.375% mited Care >80% 0.000% 4.125% 4.125% 0.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.250% 1.750% 2.125% 2.500% 2.500% 0.250% 0.4.125% 0.500%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% 0.375% 0.000% 1.125% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	>70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500%	>75% 0.500% 0.875% 1.125% 1.125% 1.625% 2.250% 2.875% 2.875% able to L TV Rang >75% 0.000% 0.750% 3.375% 0.500%	s greate	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.250% 1.750% 2.125% 2.500% 2.500% 0.250% 0.4.125% 0.500%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additiot Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% S by Loal >30% 0.000% 1.125% 0.500% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 0.000% 0.125% 2.125% 0.125% 0.375% 0.375%	>75% 0.500% 0.875% 1.125% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500% 0.625% 1.000%	s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 0.625% 1.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 0.500% 0.625% 1.000%	>90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 0.500% 0.625% 1.000%	median ir	ne homebu ncome (AM	yers with	6 AMI in h	igh-cost are	



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

 Lock Expirations
 Lock Extensions

 15 Days
 5/29/2025
 2 days
 0.100

 30 Days
 6/13/2025
 7 days
 0.250

 45 Days
 6/28/2025
 15 days
 0.375

 30 days
 0.625

Effective: 5/14/2025 9:57

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

Effectiv	e:	5/14/2025								WW.UFFEAC	SLE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	106
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e 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	100.172	99.993	99.763	5.875	100.205	100.173	100.043	5.375	96.996	96.933	96.771	FICO 740			0.000
5.125	100.663	100.484	100.288	6.000	100.747	100.715	100.585	5.500	97.162	97.135	97.107	FICO 680			0.125
5.250	101.121	101.054	100.860	6.125	101.280	101.248	101.118	5.625	97.715	97.688	97.660	FICO 660			0.250
6.375	101.350	101.309	101.217	6.250	101.808	101.776	101.646	5.750	97.450	97.387	97.257	FICO 640			0.500
6.500	101.815	101.774	101.682	6.375	101.400	101.367	101.237	5.875	97.900	97.872	97.844	FICO 620	- 639		1.500
6.625	102.446 102.558	102.404 102.492	102.313 102.426	6.500 6.625	101.912 102.418	101.880 102.386	101.750 102.256	6.000 6.125	98.473 98.968	98.446 98.941	98.418 98.913				0.500
6.750 6.875	102.538	102.455	102.426	6.750	102.418	102.880	102.256	6.250	98.968	97.349	97.187	Non-Owr	er ount \$50K < \$1	001	0.500
7.000	102.321	103.013	102.363	10.730	102.512	102.000	102.730	0.230	37.412	57.345	57.107		OK (exception		1.500
7.125	103.482	103.416	103.350									11	reamline Loan		0.250
7.123	103.402	103.410	103.330	1				1					efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RU	JRAL HOUS	SING 30 Y	'R Fixed	П	USDA - Pric		
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	100.534	100.467	100.273	6.250	97.533	97.501	97.371	6.250	101.171	101.104	100.910	FICO 740	- 779		0.000
6.375	100.657	100.616	100.525	6.375	97.653	97.608	97.552	6.375	100.885	100.818	100.595	FICO 700	- 739		0.125
6.500	101.162	101.121	101.030	6.500	98.012	97.967	97.911	6.500	101.469	101.402	101.179	FICO 680	- 699		0.250
6.625	101.683	101.642	101.550	6.625	98.254	98.210	98.153	6.625	101.997	101.930	101.707	FICO 660	- 679		0.375
6.750	101.713	101.646	101.423	6.750	98.637	98.605	98.475	6.750	102.507	102.440	102.217	FICO 640	- 659		0.875
6.875	101.209	101.143	101.077	6.875	98.546	98.504	98.447	6.875	102.106	102.055	101.841	FICO 620	- 639		1.500
7.000	101.767	101.700	101.634	7.000	98.748	98.706	98.649	7.000	102.665	102.614	102.400	CA Prope	rty		0.150
7.125	102.170	102.104	102.038	7.125	98.919	98.877	98.820	7.125	103.206	103.155	102.941	Loan <\$	50K (exception)	1.500
7.250	102.429	102.379	102.165	7.250	98.978	98.873	98.744	7.250	103.679	103.629	103.415	All RD Re	finance Loans		0.125
7.375	101.012	100.945	100.721	 				7.375	102.774	102.707	102.484	*Other St	. Adjustments	may apply	
												Ш			
						GO∖	/ERN	IME	NTV	/A					
		YR Fixed				YR Fixed				ARM 1/1	•			Fixed IRF	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	100.747	100.715	100.585	6.000	100.172	99.993	99.763	5.750	97.450	97.387	97.225	6.000	100.172	99.993	99.763
6.125 6.250	101.280 101.808	101.248 101.776	101.118 101.646	6.125 6.250	100.663 101.121	100.484 101.054	100.288 100.860	5.875 6.000	97.438 97.430	97.375 97.367	97.213 97.205	6.125	100.663 100.853	100.484 100.674	100.255 100.445
6.375	101.400	101.776	101.040	6.375	101.121	101.309	100.800	6.125	97.421	97.358	97.196	6.375	100.833	100.074	100.443
6.500	101.912	101.880	101.750	6.500	101.815	101.774	101.682	6.250	97.412	97.349	97.187	6.500	101.815	101.774	101.682
6.625	102.418	102.386	102.256	6.625	102.446	102.404	102.313	0.250	37.412	57.545	57.107	6.625	102.446	102.404	102.313
6.750	102.912	102.880	102.750	6.750	102.558	102.492	102.426					6.750	102.558	102.492	102.426
				6.875	102.521	102.455	102.389					6.875	102.521	102.455	102.389
				7.000	103.079	103.013	102.947					7.000	103.079	103.013	102.947
				7.125	103.482	103.416	103.350					7.125	103.482	103.416	103.350
	VA 15 VD 5		n-I		/A 20 VD F	to and 11th all	D-I		\/A E /	1 ADA411			/A 20 VP E		LUB
Rate	VA 15 YR F 15-Day	30-Day	45-Day	Rate	/A 30 YR F 15-Day	30-Day	45-Day	Rate	VA 5/ 15-Day	1 ARM HI 30-Day	45-Day	Rate	/A 30 YR F 15-Day	30-Day	L HB 45-Day
5.750	99.599	99.489	99.328	6.250	100.534	100.467	100.273	6.125	97.121	97.058	96.896	6.250	100.534	100.467	100.273
5.875	99.910	99.799	99.639	6.375	100.657	100.616	100.525	6.250	97.112	97.049	96.887	6.375	100.657	100.616	100.525
6.000	100.279	100.168	100.008	6.500	101.162	101.121	101.030	П				6.500	101.162	101.121	101.030
6.125	100.623	100.513	100.352	6.625	101.683	101.642	101.550	П				6.625	101.683	101.642	101.550
6.250	100.490	100.359	100.228	6.750	101.713	101.646	101.423	П				6.750	101.713	101.646	101.423
6.375	100.523	100.392	100.261	6.875	101.209	101.143	101.077	П				6.875	101.209	101.143	101.077
6.500	100.983	100.852	100.721	7.000	101.767	101.700	101.634	П				7.000	101.767	101.700	101.634
6.625	101.168	101.037	100.906	7.125	102.170	102.104	102.038	П				7.125	102.170	102.104	102.038
6.750	98.637	98.605	98.475	7.250	102.429	102.379	102.165	П				7.250	102.429	102.379	102.165
				7.375	101.012	100.945	100.721	∤				7.375	101.012	100.945	100.721
			VA Price]	ts			% -					8	10 10	place.
FICO>=74			0.000	VA Loans			0.250								
FICO 680			0.125	Non-Owne			0.500	11 =		CE	DVING	THO	ETU	Ter	DVE
FICO 660			0.250		unt \$50K < \$1		0.500			SE	RVING				DAE
FICO 640			2.000	Loan < \$50	OK (exception	only)	1.500				VA	O V	IRRF	IL5	
FICO 620	- 639		3.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Em	ail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA		
			kwy, Suite 27	5		0am - 5:00p nline Unitl 8		1	Lock Desk: (` '		ME, MI, N	ИN, MO, NC,		
	Kar	nsas City, M	O 64150			5111410		Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	1



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

 Lock Expirations
 Lock Extensions

 0 Days
 6/13/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	5/14/2025 9:	57	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	109.317	11.500	110.476
11.375	109.067	11.375	110.210
11.250	108.817	11.250	109.945
11.125	108.567	11.125	109.679
11.000	108.317	11.000	109.414
10.875	108.067	10.875	109.148
10.750	107.817	10.750	108.882
10.625	107.567	10.625	108.617
10.500	107.317	10.500	108.351
10.375	107.067	10.375	108.085
10.250	106.817	10.250	107.820
10.125	106.567	10.125	107.554
10.000	106.317	10.000	107.289
9.875	106.067	9.875	107.023
9.750	105.817	9.750	106.757
9.625	105.567	9.625	106.492
9.500	105.317	9.500	106.226
9.375	105.067	9.375	105.960
9.250	104.817	9.250	105.695
9.125	104.567	9.125	105.429
9.000	104.317	9.000	105.164
8.875	104.067	8.875	104.882
8.750	103.817	8.750	104.601
8.625	103.567	8.625	104.320
8.500	103.317	8.500	104.039
8.375	103.067	8.375	103.757
8.250	102.817	8.250	103.476
8.125	102.535	8.125	103.194
8.000	102.254	8.000	102.913
7.875	101.942	7.875	102.601
7.750	101.629	7.750	102.288
7.625	101.254	7.625	101.913
7.500	100.879	7.500	101.538
7.375	100.504	7.375	101.163
7.250	100.129	7.250	100.726
7.125	99.754	7.125	100.288
7.000	99.379	7.000	99.788
6.875	98.942	6.875	99.288
6.750	98.504	6.750	98.726
6.625	98.004	6.625	98.163
6.500	97.504	6.500	97.601
6.375	96.942	6.375	96.976
6.250	96.379	6.250	96.288
6.125	95.754	6.125	95.601
6.000	95.129	6.000	94.913
5.875	94.442	5.875	94.163
5.750	93.754	5.750	93.413
E 62E	93 067	E 62E	02.662

	95.754	6.125		95.601				
	95.129	6.000		94.913				
· ·	94.442	5.875	94.163					
	93.754	5.750		93.413				
· ·	93.067	5.625	,	92.663				
	92.380	5.500 91.913						
•								
Res	sidential	Full Doc	Alt Doc	Inv W/PPP				
Res	sidential Min Price	Full Doc 99.500	Alt Doc 99.500	Inv W/PPP 99.500				
Res								
Res	Min Price	99.500	99.500	99.500				
Res	Min Price	99.500	99.500	99.500				

103.500

104.000

104.500

5.625 5.500

Max Price

103.000

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		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	0.325	0.325
LLPAs	Cashout/Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-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	-0.230	-0.230	-0.500	-0.625	-0.625	-0.623	-0.750	-1.250	
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-1.230	
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
		0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Tier 2 States: Other* 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	-0.250	-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	-0.625	-0.673
LLPAs		0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	1099 Program									-1.000
Alt Doc	12 Month Bank Statement 12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	0.000 -0.375	-0.625	-0.625	-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	-0.575	-0.373		

	Salaried/Wage Earners	
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

_								
	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

 Lock Expirations
 Lock Extensions

 Days
 6/13/2025
 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	
Rate	30 Day	
6.875%	98.775	
6.990%	99.275	
7.125%	99.775	
7.250%	100.275	
7.375%	100.713	
7.500%	101.119	
7.625%	101.494	
7.750%	101.869	
7.875%	102.213	
7.990%	102.556	
8.125%	102.869	
8.250%	103.181	
8.375%	103.494	
8.500%	103.744	
8.625%	103.994	
8.750%	104.244	
8.875%	104.494	
8.990%	104.744	
9.125%	104.994	
9.250%	105.244	
9.375%	105.494	
9.500%	105.744	
9.625%	105.994	
Man VCD 404 000	1 - 4 750404	

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

	11	IOIV-Q
	Investor 30YR Fixed	
Rate	30 Day	
6.875%	99.275	
6.990%	99.775	
7.125%	100.275	
7.250%	100.775	
7.375%	101.213	
7.500%	101.650	
7.625%	102.088	
7.750%	102.525	
7.875%	102.900	
7.990%	103.275	
8.125%	103.650	
8.250%	104.025	
8.375%	104.338	
8.500%	104.650	
8.625%	104.963	
8.750%	105.213	
8.875%	105.463	
8.990%	105.713	
9.125%	105.963	
9.250%	106.213	
9.375%	106.463	
9.500%	106.713	
9.625%	106.963	
May VCD	No Droppy 100 00	^

Max YSP w No Prepay 100.000 Max YSP 101.000

Investor NQM LLPAs							
			Othe	r			
LTV	50	55	60	65	70	75	80
Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
I/O	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A
Cash-Out FICO < 720	-0.500	-0.500	-0.500	-0.625	-0.875	-1.500	N/A
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A
Loan Amt <\$150K	-0.750	-0.875	-1.000	-1.250	-1.250	-1.250	-1.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500

		Pr	ice Adjustm	ents				
			ntial NQN		s			
	Full Doc							
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
FICO ITV			atement ,	_		00	0.5	- 00
FICOxLTV	55	60	65	70	75	80	85	90
780 760	0.625	0.500 0.375	0.500 0.375	0.375	0.250 0.125	0.000 -0.125	-1.500	-4.875
740	_	0.375	0.375	0.250	0.125	-0.125	-1.625 -2.125	-5.000
740	0.375	0.250	0.250	0.250	-0.250	-0.375	-3.250	-5.500 N/A
720	0.375	0.250	0.230	-0.375	-0.250	-2.000	-4.250	N/A
680	-0.250	-0.375	-0.750	-1.375	-2.125	-3.000	-6.500	N/A
660	-1.375	-1.500	-0.730	-2.625	-3.500	-5.125	N/A	N/A
000	-1.575		ntial NQN			-3.123	N/A	IN/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.375	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.750	-0.750	-0.750	-1.000	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-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	
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875	
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250	
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625	
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375	
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A	
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-1.000	-1.250	-1.750	-2.250	N/A	N/A	N/A	

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

Lock Expirations		Lock Extensions	
30 Days	6/13/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.482	109.857	109.107
9.875	110.232	109.607	108.857
9.750	109.982	109.357	108.607
9.625	109.732	109.107	108.357
9.500	109.482	108.857	108.107
9.375	109.232	108.607	107.857
9.250	108.982	108.357	107.607
9.125	108.732	108.107	107.357
9.000	108.482	107.857	107.107
8.875	108.232	107.607	106.857
8.750	107.982	107.357	106.607
8.625	107.732	107.107	106.357
8.500	107.482	106.857	106.107
8.375	107.232	106.607	105.857
8.250	106.982	106.357	105.607
8.125	106.593	105.968	105.218
8.000	106.204	105.579	104.829
7.875	105.816	105.191	104.441
7.750	105.414	104.789	104.039
7.625	105.000	104.375	103.625
7.500	104.573	103.948	103.198
7.375	104.133	103.508	102.758
7.250	103.678	103.053	102.303
7.125	103.210	102.585	101.835
7.000	102.728	102.103	101.353
6.875	102.232	101.622	100.872
6.750	101.722	101.176	100.426
6.625	101.199	100.718	99.968
6.500	100.663	100.248	99.498
6.375	100.113	99.767	99.017
6.250	99.550	99.275	98.525
6.125	98.975	98.772	98.022
6.000	98.388	98.258	97.508
5.875	97.788	97.663	96.913
5.750	97.175	97.050	96.300
5.625	96.550	96.425	95.675
5.500	95.913	95.788	95.038
5.375	95.263	95.138	94.388
5.250	94.602	94.477	93.727
5.125	93.932	93.807	93.057
5.000	93.251	93.126	92.376

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
LUalis	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Keilliance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
	>= 780	-0.375	-0.375	-0.625	-0.875	
	760 - 779	-0.375	-0.375	-0.875	-1.250	
	740 - 759	-0.375	-0.375	-1.000	-1.625	
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	
	700 - 719	-0.375	-0.500	-1.625	-2.625	
	680 - 699	-0.375	-0.625	-2.000	-2.875	
	660 - 679	-0.375	-0.875	-2.750	-4.000	

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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



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

Lock Expirations
30 Days 6/13/2025

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 5/14/2025 9:57

FIXED SECONDS

RES	IDENTIAL	IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.375	13.500	111.375
12.625	112.125	13.375	111.250
12.500	111.875	13.250	111.125
12.375	111.625	13.125	111.000
12.250	111.375	13.000	110.875
12.125	111.125	12.875	110.750
12.000	110.875	12.750	110.500
11.875	110.625	12.625	110.250
11.750	110.375	12.500	110.000
11.625	110.125	12.375	109.750
11.500	109.875	12.250	109.500
11.375	109.625	12.125	109.250
11.250	109.375	12.000	109.000
11.125	109.125	11.875	108.750
11.000	108.875	11.750	108.500
10.875	108.625	11.625	108.250
10.750	108.375	11.500	108.000
10.625	108.125	11.375	107.750
10.500	107.875	11.250	107.500
10.375	107.625	11.125	107.250
10.250	107.250	11.000	107.000
10.125	106.875	10.875	106.750
10.000	106.500	10.750	106.500
9.875	106.125	10.625	106.250
9.750	105.750	10.500	106.000
9.625	105.375	10.375	105.750
9.500	105.000	10.250	105.375
9.375	104.625	10.125	105.000
9.250	104.250	10.000	104.625
9.125	103.875	9.875	104.250
9.000	103.500	9.750	103.875
8.875	103.125	9.625	103.500
8.750	102.625	9.500	103.125
8.625	102.125	9.375	102.625
8.500	101.625	9.250	102.125
8.375	101.125	9.125	101.625
8.250	100.625	9.000	101.125
8.125	99.875	8.875	100.375
8.000	99.125	8.750	99.625
7.875	98.375	8.625	98.875
7.750	97.625		•

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

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

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

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

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



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

 30 Days
 6/13/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 5/14/2025 9:57

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.875	101.429	101.374	100.999			
7.750	101.328	101.274	100.899			
7.625	100.537	100.483	100.108			
7.500	100.435	100.380	100.005			
7.375	100.321	100.267	99.892			
7.250	100.199	100.144	99.769			

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	10, 112, 111, 10, 117, 1111, 011, 011, 011, 171, 36, 117, 171, 171, 171, 171



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

	Loc	ck Expirations	Lock Extensions	
15 C	ays	5/29/2025	2 days	0.100
30 D		6/13/2025	7 days	0.250
45 D	ays	6/28/2025	15 days	0.375
			30 days	0.625

Effective: 5/14/2025 9:57

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

Administration and Appraisal Fees

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





Appraisal Cost Schedule			
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475
1004MC (Conventional	\$475	2075 Drive by	\$200
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 T20 em c00.3

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