



United Fidelity Funding  
1300 NW Briarcliff Prky, Ste 275  
Kansas City MO, 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Lock Expirations		Lock Extensions	
15 Days	6/21/2025	2 days	0.100
30 Days	7/6/2025	7 days	0.250
45 Days	7/21/2025	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  
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Effective: 6/6/2025 9:42

## CONVENTIONAL

CONVENTIONAL 30/25YR FIXED				CONVENTIONAL 20 YR FIXED				CONVENTIONAL 15 YR FIXED				CONVENTIONAL 10 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	98.486	98.655	98.576	6.000	99.760	99.651	99.565	5.750	100.158	100.063	99.997	5.875	100.160	100.131	99.989
6.250	99.040	99.155	99.076	6.125	100.261	100.152	100.066	5.875	100.596	100.567	100.426	6.000	100.422	100.393	100.251
6.375	99.598	99.659	99.569	6.250	100.732	100.623	100.537	6.000	100.860	100.831	100.689	6.125	100.660	100.631	100.490
6.500	100.140	100.164	100.074	6.375	101.166	101.056	100.971	6.125	101.098	101.069	100.928	6.250	101.027	100.998	100.848
6.625	100.641	100.634	100.544	6.500	100.721	100.607	100.529	6.250	101.371	101.329	101.210	6.375	101.442	101.412	101.263
6.750	101.014	101.115	101.025	6.625	101.157	101.044	100.965	6.375	101.878	101.848	101.699	6.500	101.678	101.649	101.499
6.875	101.537	101.584	101.493	6.750	101.560	101.447	101.369	6.500	102.118	102.089	101.940	6.625	101.906	101.876	101.727
7.000	101.999	102.021	101.930	6.875	101.936	101.822	101.744	6.625	102.330	102.301	102.151	6.750	102.176	102.147	101.997
7.125	102.434	102.364	102.293	7.000	102.349	102.254	102.192	6.750	102.509	102.480	102.330	6.875	102.582	102.553	102.403
7.250	102.805	102.736	102.666	7.125	102.785	102.691	102.628	6.875	103.020	102.991	102.841	7.000	102.790	102.760	102.611
CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH BAL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	99.779	99.718	99.647	6.500	99.839	99.779	99.717	6.250	99.167	99.138	98.988	6.250	98.764	98.734	98.585
6.625	100.258	100.196	100.126	6.625	100.319	100.258	100.196	6.375	99.603	99.573	99.424	6.375	99.096	99.067	98.918
6.750	100.811	100.749	100.682	6.750	100.864	100.811	100.749	6.500	99.802	99.773	99.623	6.500	99.367	99.337	99.188
6.875	101.238	101.175	101.109	6.875	101.291	101.238	101.175	6.625	99.970	99.941	99.791	6.625	99.609	99.580	99.430
7.000	101.675	101.612	101.546	7.000	101.727	101.675	101.612	6.750	100.007	99.978	99.828	6.750	99.602	99.573	99.424
7.125	102.036	101.973	101.907	7.125	102.088	102.036	101.973	6.875	100.436	100.406	100.257	6.875	99.929	99.899	99.750
7.250	102.383	102.321	102.254	7.250	102.436	102.383	102.321	7.000	100.595	100.566	100.416	7.000	100.161	100.132	99.982
7.375	102.524	102.462	102.395	7.375	102.577	102.524	102.462	7.125	100.726	100.696	100.547	7.125	100.373	100.343	100.194
7.500	102.759	102.697	102.630	7.500	102.812	102.759	102.697	7.250	98.469	98.355	98.238	7.250	98.469	98.355	98.238
7.625	102.939	102.877	102.810	7.625	102.992	102.939	102.877								
SOFR 5/6 ARMS				SOFR 7/6 ARMS				SOFR 10/6 ARMS				Misc Price Adjustments			
No Current Program Data				No Current Program Data				No Current Program Data				No Impounds (Non-CA)		0.250	
												No Impounds (CA Only)		0.150	
												Non-Owner, LTV <= 75		2.125	
												Non-Owner, LTV 75.01-80		3.375	
												Non-Owner, LTV > 80		4.125	
												2-4 Unit		1.000	
												Condo, LTV > 75		0.750	
												FICO < 660		0.500	
												Loan Amt \$50K < \$100K		0.500	
												Loan < \$50K (exception only)		1.500	
Loss Payee Clause				Lock Desk Hours				Contact Us				Approved States			
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150				8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST				Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300				AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA, WI			

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## GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.000	100.082	99.913	99.766	5.875	100.276	100.246	100.097	5.375	97.077	97.044	97.010	FICO >=780	0.000
6.125	100.612	100.494	100.347	6.000	100.814	100.785	100.635	5.500	97.689	97.655	97.622	FICO 740 - 779	0.000
6.250	101.110	101.064	100.917	6.125	101.346	101.316	101.167	5.625	98.240	98.206	98.173	FICO 680 - 739	0.125
6.375	101.413	101.338	101.212	6.250	101.853	101.824	101.674	5.750	97.837	97.803	97.770	FICO 660 - 679	0.250
6.500	101.998	101.923	101.797	6.375	101.401	101.372	101.222	5.875	98.426	98.393	98.359	FICO 640 - 659	0.500
6.625	102.496	102.421	102.295	6.500	101.914	101.884	101.735	6.000	98.981	98.948	98.914	FICO 620 - 639	1.500
6.750	102.783	102.733	102.683	6.625	102.415	102.386	102.236	6.125	99.470	99.436	99.403		
6.875	102.896	102.846	102.796	6.750	102.908	102.879	102.729	6.250	97.457	97.394	97.232	Non-Owner	0.500
7.000	103.371	103.321	103.271									Loan Amount \$50K < \$100K	0.500
7.125	103.774	103.724	103.674									Loan < \$50K (exception only)	1.500
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.250	100.554	100.507	100.360	6.250	97.578	97.549	97.399	6.250	101.160	101.114	100.967	FICO >=780	0.000
6.375	100.721	100.645	100.520	6.375	97.527	97.446	97.366	6.375	101.020	100.941	100.763	FICO 740 - 779	0.000
6.500	101.346	101.270	101.145	6.500	97.766	97.685	97.604	6.500	101.610	101.532	101.354	FICO 700 - 739	0.125
6.625	101.733	101.658	101.533	6.625	98.140	98.111	97.961	6.625	102.132	102.053	101.875	FICO 680 - 699	0.250
6.750	101.810	101.732	101.554	6.750	98.633	98.604	98.454	6.750	102.635	102.557	102.379	FICO 660 - 679	0.375
6.875	101.584	101.534	101.483	6.875	98.255	98.207	98.142	6.875	102.199	102.152	102.005	FICO 640 - 659	0.875
7.000	102.058	102.008	101.958	7.000	98.416	98.368	98.302	7.000	102.751	102.704	102.557	FICO 620 - 639	1.500
7.125	102.462	102.412	102.361	7.125	98.561	98.513	98.447	7.125	103.288	103.241	103.094	CA Property	0.150
7.250	102.411	102.364	102.217	7.250	98.469	98.355	98.238	7.250	103.755	103.708	103.561	Loan < \$50K (exception)	1.500
7.375	101.017	100.970	100.823					7.375	102.873	102.826	102.679	All RD Refinance Loans	0.125
												*Other St. Adjustments may apply	

## GOVERNMENT VA

VA 15 YR Fixed				VA 30 YR Fixed				VA 5/1 ARM 1/1/5				VA 30 YR Fixed IRRRL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	100.814	100.785	100.635	6.000	100.082	99.913	99.766	5.750	97.499	97.436	97.274	6.000	100.082	99.864	99.596
6.125	101.346	101.316	101.167	6.125	100.612	100.494	100.347	5.875	97.489	97.426	97.264	6.125	100.612	100.394	100.127
6.250	101.853	101.824	101.674	6.250	101.110	101.064	100.917	6.000	97.480	97.417	97.255	6.250	100.706	100.489	100.221
6.375	101.401	101.372	101.222	6.375	101.413	101.338	101.212	6.125	97.471	97.408	97.246	6.375	101.413	101.338	101.212
6.500	101.914	101.884	101.735	6.500	101.998	101.923	101.797	6.250	97.457	97.394	97.232	6.500	101.998	101.923	101.797
6.625	102.415	102.386	102.236	6.625	102.496	102.421	102.295					6.625	102.496	102.421	102.295
6.750	102.908	102.879	102.729	6.750	102.783	102.733	102.683					6.750	102.783	102.733	102.683
				6.875	102.896	102.846	102.796					6.875	102.896	102.846	102.796
				7.000	103.371	103.321	103.271					7.000	103.371	103.321	103.271
				7.125	103.774	103.724	103.674					7.125	103.774	103.724	103.674
VA 15 YR Fixed High Bal				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL HB			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	99.922	99.863	99.755	6.250	100.554	100.507	100.360	6.125	97.171	97.108	96.946	6.250	100.554	100.507	100.360
5.875	100.187	100.128	100.020	6.375	100.721	100.645	100.520	6.250	97.157	97.094	96.932	6.375	100.721	100.645	100.520
6.000	100.550	100.491	100.383	6.500	101.346	101.270	101.145					6.500	101.346	101.270	101.145
6.125	100.875	100.816	100.708	6.625	101.733	101.658	101.533					6.625	101.733	101.658	101.533
6.250	100.893	100.877	100.860	6.750	101.810	101.732	101.554					6.750	101.810	101.732	101.554
6.375	100.833	100.816	100.799	6.875	101.584	101.534	101.483					6.875	101.584	101.534	101.483
6.500	101.295	101.278	101.261	7.000	102.058	102.008	101.958					7.000	102.058	102.008	101.958
6.625	101.474	101.458	101.441	7.125	102.462	102.412	102.361					7.125	102.462	102.412	102.361
6.750	98.633	98.604	98.454	7.250	102.411	102.364	102.217					7.250	102.411	102.364	102.217
				7.375	101.017	100.970	100.823					7.375	101.017	100.970	100.823

### VA Price Adjustments

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



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Non-QM UW Fee  
\$1,499

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		7 days	0.250
		15 days	0.375
		30 days	0.625

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

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

Residential 30 Yr Fixed		DSCR	
11.500	109.517	11.500	110.586
11.375	109.267	11.375	110.320
11.250	109.017	11.250	110.055
11.125	108.767	11.125	109.789
11.000	108.517	11.000	109.524
10.875	108.267	10.875	109.258
10.750	108.017	10.750	108.992
10.625	107.767	10.625	108.727
10.500	107.517	10.500	108.461
10.375	107.267	10.375	108.195
10.250	107.017	10.250	107.930
10.125	106.767	10.125	107.664
10.000	106.517	10.000	107.399
9.875	106.267	9.875	107.133
9.750	106.017	9.750	106.867
9.625	105.767	9.625	106.602
9.500	105.517	9.500	106.336
9.375	105.267	9.375	106.070
9.250	105.017	9.250	105.805
9.125	104.767	9.125	105.539
9.000	104.517	9.000	105.274
8.875	104.267	8.875	104.992
8.750	104.017	8.750	104.711
8.625	103.767	8.625	104.430
8.500	103.517	8.500	104.149
8.375	103.267	8.375	103.867
8.250	103.017	8.250	103.586
8.125	102.735	8.125	103.304
8.000	102.454	8.000	103.023
7.875	102.142	7.875	102.711
7.750	101.829	7.750	102.398
7.625	101.454	7.625	102.023
7.500	101.079	7.500	101.648
7.375	100.704	7.375	101.273
7.250	100.329	7.250	100.836
7.125	99.954	7.125	100.398
7.000	99.579	7.000	99.898
6.875	99.142	6.875	99.398
6.750	98.704	6.750	98.836
6.625	98.204	6.625	98.273
6.500	97.704	6.500	97.711
6.375	97.142	6.375	97.086
6.250	96.579	6.250	96.398
6.125	95.954	6.125	95.711
6.000	95.329	6.000	95.023
5.875	94.642	5.875	94.273
5.750	93.954	5.750	93.523
5.625	93.267	5.625	92.773
5.500	92.580	5.500	92.023

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

DSCR	No PPP	1 yr PPP	2-4 PPP	5 yr PPP
Min Price	99.500	99.500	99.500	99.500
Max Price	103.000	103.500	104.000	104.500

	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
		>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780
Full Doc	760 - 779	1.125	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.250
	740 - 759	1.000	0.875	0.750	0.625	0.500	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
Alt Doc	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
Loan Size	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Loan Type LPAs	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
Property LPAs	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
Full Doc LPAs	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
Alt Doc LPAs	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									

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

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

Minimum Loan Size \$150,000

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	Tier 2 States: Other*	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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150		Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
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Effective: 6/6/2025 9:42

Non-QM UW Fee  
\$1,499

United Fidelity Funding  
1300 NW Briarcliff Prky, Ste 275  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

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

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

## NON-QM

Residential 30YR Fixed		Investor 30YR Fixed	
Rate	30 Day	Rate	30 Day
6.750%	98.800	6.750%	99.225
6.875%	99.300	6.875%	99.725
6.990%	99.800	6.990%	100.225
7.125%	100.300	7.125%	100.725
7.250%	100.706	7.250%	101.225
7.375%	101.081	7.375%	101.663
7.500%	101.456	7.500%	102.100
7.625%	101.831	7.625%	102.475
7.750%	102.175	7.750%	102.850
7.875%	102.488	7.875%	103.225
7.990%	102.800	7.990%	103.600
8.125%	103.113	8.125%	103.975
8.250%	103.363	8.250%	104.350
8.375%	103.613	8.375%	104.663
8.500%	103.863	8.500%	104.975
8.625%	104.113	8.625%	105.288
8.750%	104.363	8.750%	105.538
8.875%	104.613	8.875%	105.788
8.990%	104.863	8.990%	106.038
9.125%	105.113	9.125%	106.288
9.250%	105.363	9.250%	106.538
9.375%	105.613	9.375%	106.788
9.500%	105.863	9.500%	107.038
Max Price	102.000	Max Price	102.000
Max Price (2 Yr PPP)	100.500	Max Price (2Yr PPP)	100.500
Max Price (1 Yr PPP)	100.000	Max Price (1Yr PPP)	100.000
Max Price (No Prepay)	99.500	Max Price (No Prepay)	99.500

Investor NQM -- LLPAs							
Other							
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
I/O	-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

Price Adjustments								
Residential NQM -- LLPAs								
Full Doc								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.375	-3.500	-5.000	N/A	N/A
Bank Statement / No Ratio								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-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	N/A	N/A
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out   FICO < 720	-0.375	-0.375	-0.375	-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	-0.500	-0.750	-0.750
Investor NQM -- LLPAs								
DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
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	

RESIDENTIAL PROGRAM ELIGIBILITY				Max LTV		
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	
\$1,500,000	50%	6 Months	740	90.00%	80.00%	
			680	85.00%	75.00%	
			660	80.00%	70.00%	
\$2,500,000	50%	9 Months	720	80.00%	75.00%	
			700	80.00%	70.00%	
			680	75.00%	65.00%	
\$3,000,000	50%	12 Months	720	75.00%	70.00%	
			700	70.00%	70.00%	
\$3,500,000	50%	12 Months	700	70.00%	N/A	
INVESTOR PROGRAM ELIGIBILITY			Max LTV			
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O
\$1,500,000	6 Months	0.75	740	80.00%	80.00%	75.00%
			700	80.00%	80.00%	75.00%
			680	75.00%	75.00%	70.00%
			660	75.00%	75.00%	60.00%
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%
			680	70.00%	70.00%	65.00%
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%
			680	65.00%	65.00%	60.00%

RESIDENTIAL PROGRAM LIMITATIONS	
Overlays	Limit
Interest Only / 2-4 Units	80% LTV
2nd Home / Investor (Min FICO 680 / Max \$2.5M Loan Size)	80% LTV (Purch & R/T)  75% LTV (Cash-Out)
No Ratio / Asset Depletion	80% LTV
Non Warrantable Condos	80% LTV
Residual Income	\$2,500.00
12 Mos Profit & Loss w/ 2mo Bank Stmt	80% (Purchase) 70% (Refinance)

INVESTOR PROGRAM LIMITATIONS	
Overlays	Limit
Foreign National	80% LTV
First Time Investors	80% LTV (Purch & R/T)
Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
DSCR < 1.00x (0.75x Min)	80% LTV
Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt	80% LTV

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

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Non-QM UW Fee  
\$1,395

United Fidelity Funding  
1300 NW Briarcliff Prky, Ste 275  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

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

Effective:

6/6/2025 9:42

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

## Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.846	110.221	109.471
9.875	110.596	109.971	109.221
9.750	110.346	109.721	108.971
9.625	110.096	109.471	108.721
9.500	109.846	109.221	108.471
9.375	109.596	108.971	108.221
9.250	109.346	108.721	107.971
9.125	109.096	108.471	107.721
9.000	108.846	108.221	107.471
8.875	108.596	107.971	107.221
8.750	108.346	107.721	106.971
8.625	108.096	107.471	106.721
8.500	107.846	107.221	106.471
8.375	107.596	106.971	106.221
8.250	107.346	106.721	105.971
8.125	106.953	106.328	105.578
8.000	106.559	105.934	105.184
7.875	106.165	105.540	104.790
7.750	105.758	105.133	104.383
7.625	105.338	104.713	103.963
7.500	104.905	104.280	103.530
7.375	104.459	103.834	103.084
7.250	103.998	103.373	102.623
7.125	103.522	102.897	102.147
7.000	103.032	102.407	101.657
6.875	102.527	101.902	101.152
6.750	102.008	101.426	100.676
6.625	101.477	100.961	100.211
6.500	100.931	100.484	99.734
6.375	100.373	99.995	99.245
6.250	99.801	99.495	98.745
6.125	99.217	98.983	98.233
6.000	98.619	98.461	97.711
5.875	98.009	97.884	97.134
5.750	97.387	97.262	96.512
5.625	96.753	96.628	95.878
5.500	96.106	95.981	95.231
5.375	95.448	95.323	94.573
5.250	94.779	94.654	93.904
5.125	94.100	93.975	93.225
5.000	93.411	93.286	92.536

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
Purchase Money Loans	>= 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
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
Limited Cash-Out Refinance	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
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
Cash-Out Refinance	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	
	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
Purchase Money Loans & Limited Cash-Out Refinance	Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
Cash-Out Refinance	Manufactured Homes	-1.125	-1.125	-1.625	-2.125	
	Investor	-1.125	-1.125	-1.625	-2.125	
	Second Home	-1.125	-1.125	-1.625	-2.125	
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Condo / Coop	0.000	0.000	-0.125	-0.125	
	Manufactured Homes					

Mortgages with Subordinate Financing	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125
	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
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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
FULL DOC	≥ 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)		
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
	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)				
BANK STATEMENT (12 or 24)	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
	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)		
	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
	660 - 679	(5.750)	(5.875)	(6.250)						
TERM	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		
	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		
LOAN AMOUNT	050,000-075k	(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)		
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	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		
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
PROPERTY	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)			
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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

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United Fidelity Funding  
1300 NW Briarcliff Prkwy  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

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

## FHA with DPA Seconds

30 Year Fixed			
Rate	15 Day	30 Day	45 Day
7.875	100.527	100.456	100.081
7.750	100.427	100.356	99.981
7.625	99.698	99.628	99.253
7.500	99.596	99.525	99.150
7.375	99.482	99.411	99.036
7.250	99.360	99.289	98.914

Underwriting Fee  
\$1,095

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

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

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

### Loss Payee Clause

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

### Contact Us

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Lock Desk: (816) 457-6440  
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### Approved States

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

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 Kansas City MO, 64150  
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Lock Expirations		Lock Extensions	
15 Days	6/21/2025	2 days	0.100
30 Days	7/6/2025	7 days	0.250
45 Days	7/21/2025	15 days	0.375
		30 days	0.625

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## 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

**DID YOU KNOW?**  
**PRICE. PRODUCTS. SERVICE.**  
**IT'S ALL WE DO.**



Appraisal Cost Schedule			
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475
1004MC (Conventional)	\$475	2075 Drive by	\$200
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100
1025MC URAR for 2-4 Unit (FHA)	\$550	2000 Field Review Appraisal	\$250
Appraisal Desk (816) 457-6349			
Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote			
All Refer Eligible Per Automated Findings (UW Exception form required)			0.500

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA,WI

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