



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

Lock Expirations	Lock Extensions
15 Days	2 days 0.100
30 Days	7 days 0.250
45 Days	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: 10/27/2025 10:12

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
5.750	100.343	100.296	100.198	5.250	100.098	100.009	99.920	5.000	100.026	100.011	99.898	5.125	99.878	99.864	99.750
5.875	100.883	100.836	100.738	5.375	100.599	100.510	100.421	5.125	100.288	100.273	100.163	5.250	100.303	100.289	100.175
6.000	101.371	101.324	101.225	5.500	100.062	99.956	99.881	5.250	100.659	100.644	100.531	5.375	100.724	100.709	100.596
6.125	101.828	101.781	101.733	5.625	100.563	100.457	100.382	5.375	101.189	101.174	101.061	5.500	100.959	100.944	100.831
6.250	101.583	101.531	101.476	5.750	101.031	100.926	100.850	5.500	101.427	101.413	101.299	5.625	101.155	101.140	101.027
6.375	102.062	102.009	101.954	5.875	101.463	101.358	101.282	5.625	101.681	101.667	101.553	5.750	101.309	101.294	101.181
6.500	102.527	102.474	102.419	6.000	101.666	101.625	101.484	5.750	101.664	101.649	101.536	5.875	101.710	101.695	101.582
6.625	102.917	102.865	102.809	6.125	102.020	101.979	101.837	5.875	102.174	102.160	102.047	6.000	101.913	101.898	101.785
6.750	102.781	102.738	102.689	6.250	102.000	101.894	101.812	6.000	102.403	102.389	102.275	6.125	102.126	102.112	101.998
6.875	103.252	103.209	103.161	6.375	102.358	102.252	102.170	6.125	102.699	102.685	102.571	6.250	102.344	102.329	102.216
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
5.875	100.429	100.388	100.246	5.875	100.471	100.429	100.382	6.250	100.525	100.510	100.397	6.250	100.099	100.084	99.971
6.000	101.006	100.964	100.823	6.000	100.916	100.874	100.827	6.375	100.936	100.921	100.808	6.375	100.401	100.387	100.273
6.125	101.337	101.296	101.175	6.125	101.312	101.270	101.223	6.500	101.085	101.071	100.957	6.500	100.625	100.610	100.497
6.250	101.385	101.332	101.277	6.250	101.427	101.385	101.332	6.625	101.231	101.217	101.104	6.625	100.778	100.764	100.650
6.375	101.746	101.694	101.639	6.375	101.788	101.746	101.694	6.750	101.235	101.212	101.085	6.750	100.811	100.787	100.661
6.500	102.111	102.070	101.999	6.500	102.149	102.107	102.054	6.875	101.618	101.594	101.467	6.875	101.087	101.064	100.937
6.625	102.434	102.381	102.326	6.625	102.476	102.434	102.381	7.000	101.721	101.697	101.571	7.000	101.240	101.216	101.089
6.750	101.904	101.867	101.826	6.750	101.921	101.904	101.867	7.125	101.799	101.776	101.649	7.125	101.356	101.333	101.206
6.875	102.201	102.164	102.123	6.875	102.217	102.201	102.164	7.250	99.125	99.008	98.902	7.250	99.125	99.008	98.902
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			
												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 Until 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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15 Days	11/11/2025	2 days	0.100
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45 Days	12/11/2025	15 days	0.375
		30 days	0.625

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Conforming LLPAs

Purchase Money Loans – LLPA by Credit Score/LTV Ratio

Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio

Credit Score	LTV Range									Credit Score	LTV Range					
	Applicable for all loans with terms greater than 15 years										Applicable for all loans					
>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	>0%	>30%	>60%	>70%	>75%			
≥ 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ 780	0.375%	0.375%	0.625%	0.875%	1.375%	
760 – 779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%	
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%	
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%	
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%	
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%	
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%	
640 - 659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%	640 - 659	0.375%	1.375%	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%	1.375%	3.375%	4.875%	5.125%	

Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans

Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances

Loan Feature	LTV Range									Loan Feature	LTV Range					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%	
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	Condo	0.000%	0.000%	0.125%	0.125%	0.750%	
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Investment	1.125%	1.125%	1.625%	2.125%	3.375%	
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%	
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	

Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio

All LLPAs will be waived for the following loans

Credit Score	LTV Range									HomeReady® loans					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas					
≥ 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loans meeting Duty to Serve requirements					
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						

Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances

Loan Feature	LTV Range									All LLPAs will be waived for the following loans						
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	HomeReady® loans						
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	Condo	0.000%	0.000%	0.125%	0.125%	0.750%	
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	0.500%	0.500%	0.750%	1.000%	1.000%	
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	1.250%	1.250%	1.500%	1.500%	2.750%	
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%	1.875%	



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45 Days	12/11/2025
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	30 days
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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	FICO >=780	0.000
5.250	100.117	100.087	99.960	5.250	100.916	100.901	100.788	5.375	99.872	99.809	99.647	FICO 740 - 779	0.000
5.375	100.376	100.325	100.225	5.375	100.311	100.296	100.183	5.500	99.861	99.798	99.636	FICO 680 - 739	0.125
5.500	100.817	100.767	100.667	5.500	100.844	100.829	100.716	5.625	99.851	99.788	99.626	FICO 660 - 679	0.250
5.625	101.341	101.290	101.190	5.625	101.371	101.356	101.243	5.750	100.426	100.363	100.201	FICO 640 - 659	0.500
5.750	101.575	101.530	101.390	5.750	101.888	101.873	101.760	5.875	100.414	100.351	100.189	FICO 620 - 639	1.500
5.875	101.441	101.391	101.290	5.875	101.335	101.320	101.207	6.000	100.399	100.336	100.174	Non-Owner	0.500
6.000	101.965	101.915	101.814	6.000	101.847	101.832	101.719	6.125	100.385	100.322	100.160	Loan Amount \$50K < \$100K	0.500
6.125	102.458	102.407	102.307	6.125	102.354	102.340	102.227	6.250	100.075	100.012	99.850	Loan < \$50K (exception only)	1.500
6.250	102.586	102.536	102.436	6.250	102.853	102.838	102.725					All FHA Streamline Loans	0.250
6.375	102.557	102.532	102.457	6.375	102.370	102.347	102.220					All FHA Refinance Loans	0.125
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	FICO >=780	0.000
6.250	101.974	101.924	101.823	6.250	98.578	98.563	98.450	6.000	101.767	101.730	101.590	FICO 740 - 779	0.000
6.375	101.864	101.839	101.764	6.375	98.330	98.296	98.257	6.125	102.300	102.263	102.123	FICO 700 - 739	0.125
6.500	102.329	102.304	102.229	6.500	98.594	98.570	98.470	6.250	102.766	102.729	102.589	FICO 680 - 699	0.250
6.625	102.700	102.674	102.599	6.625	99.087	99.063	98.936	6.375	101.977	101.948	101.808	FICO 660 - 679	0.375
6.750	102.493	102.375	102.258	6.750	99.572	99.548	99.421	6.500	102.542	102.512	102.372	FICO 640 - 659	0.875
6.875	102.209	102.092	101.975	6.875	98.958	98.916	98.872	6.625	103.039	103.010	102.870	FICO 620 - 639	1.500
7.000	102.593	102.476	102.359	7.000	99.076	99.034	98.990	6.750	103.520	103.491	103.351	CA Property	0.150
7.125	103.017	102.900	102.783	7.125	99.198	99.156	99.112	6.875	102.950	102.882	102.729	Loan < \$50K (exception)	1.500
7.250	102.748	102.680	102.527	7.250	99.125	99.008	98.902	7.000	103.482	103.415	103.261	All RD Refinance Loans	0.125
7.375	99.932	99.896	99.742					7.125	103.998	103.930	103.777	*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	101.847	101.832	101.719	5.500	100.817	100.767	100.667	5.750	100.426	100.363	100.201	5.500	100.817	100.767	100.667
6.125	102.354	102.340	102.227	5.625	101.341	101.290	101.190	5.875	100.414	100.351	100.189	5.625	101.341	101.290	101.190
6.250	102.853	102.838	102.725	5.750	101.575	101.530	101.390	6.000	100.399	100.336	100.174	5.750	101.531	101.480	101.380
6.375	102.370	102.347	102.220	5.875	101.441	101.391	101.290	6.125	100.385	100.322	100.160	5.875	101.441	101.391	101.290
6.500	102.869	102.845	102.719	6.000	101.965	101.915	101.814	6.250	100.075	100.012	99.850	6.000	101.965	101.915	101.814
6.625	103.362	103.338	103.211	6.125	102.458	102.407	102.307	6.250	102.586	102.536	102.436	6.125	102.458	102.407	102.307
6.750	103.847	103.823	103.696	6.375	102.557	102.532	102.457	6.500	102.982	102.956	102.881	6.250	102.586	102.536	102.436
6.875	103.999	103.974	103.841	6.625	103.462	103.437	103.362	6.750	102.748	102.680	102.527	6.375	102.557	102.532	102.457
7.000	104.101	104.076	103.949	7.125	103.017	102.900	102.783	7.250	102.748	102.680	102.527	6.500	102.982	102.956	102.881
7.125	104.224	104.199	104.174	7.375	99.932	99.896	99.742	7.500	102.593	102.476	102.359	6.625	103.462	103.437	103.362
7.250	104.339	104.314	104.294												
7.375	99.572	99.548	99.421												
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	100.849	100.769	100.638	6.250	101.974	101.924	101.823	6.125	100.385	100.322	100.160	6.250	101.974	101.924	101.823
5.875	101.071	100.991	100.860	6.375	101.864	101.839	101.764	6.250	100.075	100.012	99.850	6.375	101.864	101.839	101.764
6.000	101.401	101.321	101.190	6.500	102.329	102.304	102.229	6.625	102.700	102.674	102.599	6.500	102.329	102.304	102.229
6.125	101.709	101.629	101.499	6.750	102.493	102.375	102.258	6.875	102.209	102.092	101.975	6.750	102.493	102.375	102.258
6.250	101.867	101.842	101.817	7.000	102.593	102.476	102.359	7.125	103.017	102.900	102.783	7.000	102.593	102.476	102.359
6.375	101.782	101.757	101.732	7.250	102.748	102.680	102.527	7.375	99.932	99.896	99.742	7.125	103.017	102.900	102.783
6.500	102.224	102.199	102.174												
6.625	102.399	102.374	102.349												
6.750	99.572	99.548	99.421												

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		



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

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

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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
30 Days	11/26/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

Effective: 10/27/2025 10:12

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	111.117	11.500	112.635
11.375	110.867	11.375	112.385
11.250	110.617	11.250	112.135
11.125	110.367	11.125	111.885
11.000	110.117	11.000	111.635
10.875	109.867	10.875	111.385
10.750	109.617	10.750	111.135
10.625	109.367	10.625	110.885
10.500	109.117	10.500	110.635
10.375	108.867	10.375	110.385
10.250	108.617	10.250	110.135
10.125	108.367	10.125	109.885
10.000	108.117	10.000	109.635
9.875	107.867	9.875	109.385
9.750	107.617	9.750	109.135
9.625	107.367	9.625	108.885
9.500	107.117	9.500	108.635
9.375	106.867	9.375	108.385
9.250	106.617	9.250	108.135
9.125	106.367	9.125	107.885
9.000	106.117	9.000	107.635
8.875	105.867	8.875	107.385
8.750	105.617	8.750	107.135
8.625	105.367	8.625	106.885
8.500	105.117	8.500	106.635
8.375	104.867	8.375	106.385
8.250	104.617	8.250	106.135
8.125	104.367	8.125	105.854
8.000	104.117	8.000	105.541
7.875	103.835	7.875	105.229
7.750	103.554	7.750	104.916
7.625	103.242	7.625	104.604
7.500	102.929	7.500	104.229
7.375	102.554	7.375	103.854
7.250	102.179	7.250	103.416
7.125	101.804	7.125	102.979
7.000	101.429	7.000	102.479
6.875	100.992	6.875	101.979
6.750	100.554	6.750	101.416
6.625	100.117	6.625	100.854
6.500	99.679	6.500	100.229
6.375	99.179	6.375	99.604
6.250	98.679	6.250	98.916
6.125	98.116	6.125	98.228
6.000	97.554	6.000	97.541
5.875	96.929	5.875	96.791
5.750	96.304	5.750	96.041
5.625	95.616	5.625	95.291
5.500	94.929	5.500	94.541

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
		0.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
Full Doc	>= 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	0.500	0.250	0.125	-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									
Alt Doc	>= 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									
	620 - 639									
Loan Size	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
	>\$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	-	-	-	-	-
Loan Type LLPAs	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
	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc LLPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	-0.250	-0.375	-0.375	-0.375		

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
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			Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Investor Only			>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
5 year			760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
4 year			740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
3 year			720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
2 year			700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
1 year			680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
None			660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
			640 - 659							
Minimum Loan Size \$150,000			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
			>=52.0mm, <\$2.5mm							
			>=2.5mm, <\$3.0mm							
			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
			FC/SS/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
			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	
			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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Non-QM UW Fee
\$1,499

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

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

Effective: 10/27/2025 10:12

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

NON-QM

Residential 30YR Fixed		Investor 30YR Fixed		Price Adjustments								
Rate	30 Day	Rate	30 Day	Residential NQM -- LLPAs								
				Full Doc								
6.375%	98.375	6.375%	99.300	FICOxLTV	55	60	65	70	75	80	85	90
6.500%	99.325	6.500%	100.200	780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
6.625%	100.025	6.625%	100.700	760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
6.750%	100.625	6.750%	101.200	740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
6.875%	101.075	6.875%	101.675	720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
6.990%	101.525	6.990%	102.125	700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
7.125%	101.900	7.125%	102.625	680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
7.250%	102.300	7.250%	103.075	660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
7.375%	102.675	7.375%	103.550									
7.500%	103.000	7.500%	103.975									
7.625%	103.250	7.625%	104.350									
7.750%	103.525	7.750%	104.725									
7.875%	103.775	7.875%	105.100									
7.990%	104.025	7.990%	105.475									
8.125%	104.275	8.125%	105.850									
8.250%	104.525	8.250%	106.190									
8.375%	104.775	8.375%	106.490									
8.500%	105.025	8.500%	106.790									
8.625%	105.275	8.625%	107.071									
8.750%	105.525	8.750%	107.353									
8.875%	105.775	8.875%	107.634									
8.990%	106.025	8.990%	107.899									
9.125%	106.275	9.125%	108.165									
Max Price (Owner Occ / 3Yr+ PPP)	101.500	Max Price (3Yr PPP)	101.500									
Max Price (2 Yr PPP)	101.000	Max Price (2Yr PPP)	101.000									
Max Price (1 Yr PPP)	100.000	Max Price (1Yr PPP)	100.500									
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	-0.250	-0.250	
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.125	-0.125	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	
5 Yr Prepay	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	
3 Yr Prepay	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	
1 Yr Prepay	-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	
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	

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	-0.750	-1.750	-3.250
680	0.000	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250
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



Non-QM UW Fee
\$1,395

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

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

Effective: 10/27/2025 10:12

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	112.128	111.503	110.753
9.875	111.878	111.253	110.503
9.750	111.628	111.003	110.253
9.625	111.378	110.753	110.003
9.500	111.128	110.503	109.753
9.375	110.878	110.253	109.503
9.250	110.628	110.003	109.253
9.125	110.378	109.753	109.003
9.000	110.128	109.503	108.753
8.875	109.878	109.253	108.503
8.750	109.628	109.003	108.253
8.625	109.378	108.753	108.003
8.500	109.128	108.503	107.753
8.375	108.878	108.253	107.503
8.250	108.628	108.003	107.253
8.125	108.341	107.716	106.966
8.000	108.053	107.428	106.678
7.875	107.766	107.141	106.391
7.750	107.461	106.836	106.086
7.625	107.140	106.515	105.765
7.500	106.802	106.177	105.427
7.375	106.447	105.822	105.072
7.250	106.073	105.448	104.698
7.125	105.679	105.054	104.304
7.000	105.266	104.641	103.891
6.875	104.833	104.208	103.458
6.750	104.381	103.756	103.006
6.625	103.910	103.285	102.535
6.500	103.419	102.794	102.044
6.375	102.909	102.284	101.534
6.250	102.382	101.757	101.007
6.125	101.836	101.275	100.525
6.000	101.273	100.782	100.032
5.875	100.691	100.274	99.524
5.750	100.094	99.751	99.001
5.625	99.480	99.214	98.464
5.500	98.850	98.663	97.913
5.375	98.204	98.079	97.329
5.250	97.543	97.418	96.668
5.125	96.866	96.741	95.991
5.000	96.175	96.050	95.300

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
Limited Cash-Out Refinance	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
Cash-Out Refinance	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
Purchase Money Loans & Limited Cash-Out Refinance	700 - 719	-0.375	-0.500	-1.625	-2.250	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Agency Jumbo Balances*	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
	2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	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		
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
Agency Jumbo Balances*	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	-1.250	-1.250	-1.500	-1.500	0.000		
	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		
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
Mortgages with Subordinate Financing	CLTV > LTV & FICO > 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125

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

Loss Payee Clause	Contact Us	Approved States		
United Fidelity Funding Corp ISAOA ATIMA 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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United Fidelity Funding
1300 NW Briarcliff Prky, Ste 275
Kansas City, MO 64150
www.uffwholesale.com

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

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FIXED SECONDS

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

INVESTOR PRICE ADJUSTERS											
		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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)			
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)			
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)			
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)			
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)			
	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)			
	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)			
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)			
	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)							
	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			
TERM	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)			
	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			
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
DTI	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)				
	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)			
	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)			
PROPERTY	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)			

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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 1300 NW Briarcliff Pkwy
 Kansas City, MO 64150
www.uffwholesale.com

Lock Expirations	Lock Extensions
30 Days	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
7.750	101.026	100.963	100.588
7.625	100.235	100.172	99.797
7.500	100.132	100.070	99.695
7.375	100.019	99.956	99.581
7.250	99.897	99.834	99.459
7.125	99.184	99.121	98.746

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	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 Prky, Ste 275
Kansas City MO, 64150
www.uffwholesale.com

Lock Expirations	Lock Extensions
15 Days	2 days
30 Days	7 days
45 Days	15 days 30 days

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

Administration and Appraisal Fees

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



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

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 Until 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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