



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          | 7/8/2025  | 2 days          | 0.100 |
| 30 Days          | 7/23/2025 | 7 days          | 0.250 |
| 45 Days          | 8/7/2025  | 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: 6/23/2025 10:56

## 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   | 99.444  | 99.406  | 99.363  | 6.000   | 100.013 | 99.905  | 99.827  | 5.750   | 100.602 | 100.543 | 100.507 | 5.875   | 100.526 | 100.497 | 100.366 |       |  |
| 6.250   | 99.688  | 99.783  | 99.706  | 6.125   | 100.495 | 100.387 | 100.309 | 5.875   | 100.966 | 100.936 | 100.858 | 6.000   | 100.780 | 100.751 | 100.621 |       |  |
| 6.375   | 100.241 | 100.246 | 100.169 | 6.250   | 100.945 | 100.837 | 100.759 | 6.000   | 101.224 | 101.194 | 101.064 | 6.125   | 101.069 | 101.039 | 100.909 |       |  |
| 6.500   | 100.753 | 100.705 | 100.655 | 6.375   | 101.363 | 101.255 | 101.176 | 6.125   | 101.504 | 101.474 | 101.376 | 6.250   | 101.315 | 101.286 | 101.155 |       |  |
| 6.625   | 101.259 | 101.210 | 101.160 | 6.500   | 101.076 | 100.968 | 100.889 | 6.250   | 101.834 | 101.767 | 101.724 | 6.375   | 101.730 | 101.700 | 101.570 |       |  |
| 6.750   | 101.503 | 101.516 | 101.439 | 6.625   | 101.493 | 101.385 | 101.307 | 6.375   | 102.170 | 102.140 | 102.014 | 6.500   | 101.976 | 101.947 | 101.817 |       |  |
| 6.875   | 101.993 | 101.935 | 101.871 | 6.750   | 101.878 | 101.770 | 101.692 | 6.500   | 102.406 | 102.376 | 102.246 | 6.625   | 102.245 | 102.216 | 102.085 |       |  |
| 7.000   | 102.437 | 102.574 | 102.357 | 6.875   | 102.238 | 102.130 | 102.052 | 6.625   | 102.681 | 102.652 | 102.521 | 6.750   | 102.394 | 102.375 | 102.245 |       |  |
| 7.125   | 102.838 | 102.851 | 102.712 | 7.000   | 102.970 | 102.753 | 102.605 | 6.750   | 102.743 | 102.710 | 102.648 | 6.875   | 102.800 | 102.781 | 102.651 |       |  |
| 7.250   | 103.228 | 103.227 | 103.009 | 7.125   | 103.389 | 103.171 | 103.024 | 6.875   | 103.239 | 103.220 | 103.090 | 7.000   | 102.995 | 102.976 | 102.846 |       |  |
| 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   | 100.276 | 100.233 | 100.155 | 6.500   | 100.323 | 100.276 | 100.219 | 6.250   | 99.459  | 99.429  | 99.299  | 6.250   | 99.052  | 99.023  | 98.893  |       |  |
| 6.625   | 100.687 | 100.630 | 100.566 | 6.625   | 100.734 | 100.687 | 100.630 | 6.375   | 99.895  | 99.865  | 99.735  | 6.375   | 99.386  | 99.356  | 99.226  |       |  |
| 6.750   | 101.180 | 101.113 | 101.042 | 6.750   | 101.243 | 101.180 | 101.113 | 6.500   | 100.088 | 100.058 | 99.928  | 6.500   | 99.680  | 99.650  | 99.520  |       |  |
| 6.875   | 101.596 | 101.528 | 101.457 | 6.875   | 101.658 | 101.596 | 101.528 | 6.625   | 100.295 | 100.265 | 100.135 | 6.625   | 99.950  | 99.920  | 99.790  |       |  |
| 7.000   | 102.003 | 101.936 | 101.865 | 7.000   | 102.066 | 102.003 | 101.936 | 6.750   | 100.226 | 100.208 | 100.077 | 6.750   | 99.820  | 99.802  | 99.671  |       |  |
| 7.125   | 102.365 | 102.297 | 102.226 | 7.125   | 102.427 | 102.365 | 102.297 | 6.875   | 100.655 | 100.636 | 100.506 | 6.875   | 100.147 | 100.128 | 99.998  |       |  |
| 7.250   | 102.705 | 102.637 | 102.566 | 7.250   | 102.767 | 102.705 | 102.637 | 7.000   | 100.808 | 100.789 | 100.659 | 7.000   | 100.390 | 100.371 | 100.241 |       |  |
| 7.375   | 102.839 | 102.772 | 102.701 | 7.375   | 102.902 | 102.839 | 102.772 | 7.125   | 100.949 | 100.930 | 100.800 | 7.125   | 100.611 | 100.592 | 100.462 |       |  |
| 7.500   | 103.056 | 102.988 | 102.917 | 7.500   | 103.118 | 103.056 | 102.988 | 7.250   | 98.863  | 98.731  | 98.598  | 7.250   | 98.863  | 98.731  | 98.598  |       |  |
| 7.625   | 103.238 | 103.171 | 103.100 | 7.625   | 103.301 | 103.238 | 103.171 |   |         |         |         |   |         |         |         |       |  |
| 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<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 |         |         |         | 8:30am - 5:00pm CST<br>Lock Online Unitl 8:00pm CST |         |         |         | Email: locks@uffmortgage.com<br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 |         |         |         | AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA,<br>ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,<br>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                    | 100.592 | 100.389 | 100.150 | 5.875                    | 100.568 | 100.539 | 100.408 | 5.375                     | 97.537  | 97.474  | 97.312  | FICO >=780                       | 0.000 |
| 6.125                    | 101.167 | 100.964 | 100.711 | 6.000                    | 101.105 | 101.075 | 100.945 | 5.500                     | 97.592  | 97.560  | 97.529  | FICO 740 - 779                   | 0.000 |
| 6.250                    | 101.306 | 101.258 | 101.101 | 6.125                    | 101.636 | 101.607 | 101.476 | 5.625                     | 98.141  | 98.110  | 98.079  | FICO 680 - 739                   | 0.125 |
| 6.375                    | 101.613 | 101.535 | 101.407 | 6.250                    | 102.130 | 102.100 | 101.970 | 5.750                     | 97.980  | 97.917  | 97.755  | FICO 660 - 679                   | 0.250 |
| 6.500                    | 102.083 | 102.005 | 101.877 | 6.375                    | 101.619 | 101.600 | 101.470 | 5.875                     | 98.330  | 98.299  | 98.268  | FICO 640 - 659                   | 0.500 |
| 6.625                    | 102.698 | 102.620 | 102.491 | 6.500                    | 102.130 | 102.111 | 101.981 | 6.000                     | 98.884  | 98.853  | 98.822  | FICO 620 - 639                   | 1.500 |
| 6.750                    | 103.000 | 102.914 | 102.828 | 6.625                    | 102.629 | 102.610 | 102.480 | 6.125                     | 99.371  | 99.340  | 99.309  | Non-Owner                        | 0.500 |
| 6.875                    | 103.093 | 103.007 | 102.921 | 6.750                    | 103.123 | 103.104 | 102.974 | 6.250                     | 97.935  | 97.872  | 97.710  | Loan Amount \$50K < \$100K       | 0.500 |
| 7.000                    | 103.569 | 103.483 | 103.397 |                          |         |         |         |                           |         |         |         | Loan < \$50K (exception only)    | 1.500 |
| 7.125                    | 104.023 | 103.937 | 103.851 |                          |         |         |         |                           |         |         |         | All FHA Streamline Loans         | 0.250 |
| 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                    | 100.899 | 100.851 | 100.694 | 6.250                    | 97.855  | 97.825  | 97.695  | 6.250                     | 101.486 | 101.438 | 101.281 | FICO >=780                       | 0.000 |
| 6.375                    | 100.920 | 100.842 | 100.714 | 6.375                    | 97.895  | 97.844  | 97.786  | 6.375                     | 101.221 | 101.144 | 100.973 | FICO 740 - 779                   | 0.000 |
| 6.500                    | 101.431 | 101.353 | 101.224 | 6.500                    | 98.179  | 98.127  | 98.070  | 6.500                     | 101.809 | 101.731 | 101.560 | FICO 700 - 739                   | 0.125 |
| 6.625                    | 101.935 | 101.857 | 101.729 | 6.625                    | 98.404  | 98.353  | 98.295  | 6.625                     | 102.327 | 102.250 | 102.079 | FICO 680 - 699                   | 0.250 |
| 6.750                    | 102.054 | 101.977 | 101.806 | 6.750                    | 98.848  | 98.829  | 98.699  | 6.750                     | 102.829 | 102.752 | 102.581 | FICO 660 - 679                   | 0.375 |
| 6.875                    | 101.781 | 101.695 | 101.609 | 6.875                    | 98.628  | 98.584  | 98.533  | 6.875                     | 102.400 | 102.324 | 102.167 | FICO 640 - 659                   | 0.875 |
| 7.000                    | 102.256 | 102.170 | 102.084 | 7.000                    | 98.799  | 98.755  | 98.704  | 7.000                     | 102.950 | 102.874 | 102.717 | FICO 620 - 639                   | 1.500 |
| 7.125                    | 102.710 | 102.625 | 102.539 | 7.125                    | 98.973  | 98.929  | 98.879  | 7.125                     | 103.483 | 103.408 | 103.251 | CA Property                      | 0.150 |
| 7.250                    | 102.654 | 102.579 | 102.422 | 7.250                    | 98.863  | 98.731  | 98.598  | 7.250                     | 103.918 | 103.843 | 103.686 | Loan < \$50K (exception)         | 1.500 |
| 7.375                    | 101.133 | 101.017 | 100.860 |                          |         |         |         | 7.375                     | 102.989 | 102.873 | 102.716 | 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                   | 101.105 | 101.075 | 100.945 | 6.000                   | 100.592 | 100.389 | 100.150 | 5.750            | 97.980 | 97.917 | 97.755 | 6.000                   | 100.592 | 100.389 | 100.136 |
| 6.125                   | 101.636 | 101.607 | 101.476 | 6.125                   | 101.167 | 100.964 | 100.711 | 5.875            | 97.971 | 97.908 | 97.746 | 6.125                   | 101.167 | 100.964 | 100.711 |
| 6.250                   | 102.130 | 102.100 | 101.970 | 6.250                   | 101.306 | 101.258 | 101.101 | 6.000            | 97.962 | 97.899 | 97.737 | 6.250                   | 100.834 | 100.631 | 100.378 |
| 6.375                   | 101.619 | 101.600 | 101.470 | 6.375                   | 101.613 | 101.535 | 101.407 | 6.125            | 97.953 | 97.890 | 97.728 | 6.375                   | 101.613 | 101.535 | 101.407 |
| 6.500                   | 102.130 | 102.111 | 101.981 | 6.500                   | 102.083 | 102.005 | 101.877 | 6.250            | 97.935 | 97.872 | 97.710 | 6.500                   | 102.083 | 102.005 | 101.877 |
| 6.625                   | 102.629 | 102.610 | 102.480 | 6.625                   | 102.698 | 102.620 | 102.491 |                  |        |        |        | 6.625                   | 102.698 | 102.620 | 102.491 |
| 6.750                   | 103.123 | 103.104 | 102.974 | 6.750                   | 103.000 | 102.914 | 102.828 |                  |        |        |        | 6.750                   | 103.000 | 102.914 | 102.828 |
|                         |         |         |         | 6.875                   | 103.093 | 103.007 | 102.921 |                  |        |        |        | 6.875                   | 103.093 | 103.007 | 102.921 |
|                         |         |         |         | 7.000                   | 103.569 | 103.483 | 103.397 |                  |        |        |        | 7.000                   | 103.569 | 103.483 | 103.397 |
|                         |         |         |         | 7.125                   | 104.023 | 103.937 | 103.851 |                  |        |        |        | 7.125                   | 104.023 | 103.937 | 103.851 |
| 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                   | 100.220 | 100.189 | 100.107 | 6.250                   | 100.899 | 100.851 | 100.694 | 6.125            | 97.653 | 97.590 | 97.428 | 6.250                   | 100.899 | 100.851 | 100.694 |
| 5.875                   | 100.478 | 100.447 | 100.366 | 6.375                   | 100.920 | 100.842 | 100.714 | 6.250            | 97.635 | 97.572 | 97.410 | 6.375                   | 100.920 | 100.842 | 100.714 |
| 6.000                   | 100.835 | 100.804 | 100.723 | 6.500                   | 101.431 | 101.353 | 101.224 |                  |        |        |        | 6.500                   | 101.431 | 101.353 | 101.224 |
| 6.125                   | 101.153 | 101.122 | 101.041 | 6.625                   | 101.935 | 101.857 | 101.729 |                  |        |        |        | 6.625                   | 101.935 | 101.857 | 101.729 |
| 6.250                   | 101.075 | 101.051 | 101.028 | 6.750                   | 102.054 | 101.977 | 101.806 |                  |        |        |        | 6.750                   | 102.054 | 101.977 | 101.806 |
| 6.375                   | 101.009 | 100.985 | 100.962 | 6.875                   | 101.781 | 101.695 | 101.609 |                  |        |        |        | 6.875                   | 101.781 | 101.695 | 101.609 |
| 6.500                   | 101.464 | 101.441 | 101.417 | 7.000                   | 102.256 | 102.170 | 102.084 |                  |        |        |        | 7.000                   | 102.256 | 102.170 | 102.084 |
| 6.625                   | 101.641 | 101.617 | 101.594 | 7.125                   | 102.710 | 102.625 | 102.539 |                  |        |        |        | 7.125                   | 102.710 | 102.625 | 102.539 |
| 6.750                   | 98.848  | 98.829  | 98.699  | 7.250                   | 102.654 | 102.579 | 102.422 |                  |        |        |        | 7.250                   | 102.654 | 102.579 | 102.422 |
|                         |         |         |         | 7.375                   | 101.133 | 101.017 | 100.860 |                  |        |        |        | 7.375                   | 101.133 | 101.017 | 100.860 |

### 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  | Lock Desk Hours                                     | Contact Us   | Approved States  |
|--|---|--|--|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150  | 8:30am - 5:00pm CST<br>Lock Online Unitl 8:00pm CST | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA,<br>ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,<br>SC, TN, TX, VA, WA, WI |
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Non-QM UW Fee  
\$1,499

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| 30 Days          | 7/23/2025 | 2 days          | 0.100 |
|                  |           | 7 days          | 0.250 |
|                  |           | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

Effective: 6/23/2025 10:56

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                  | 109.857 | 11.500 | 111.106 |
| 11.375                  | 109.607 | 11.375 | 110.840 |
| 11.250                  | 109.357 | 11.250 | 110.575 |
| 11.125                  | 109.107 | 11.125 | 110.309 |
| 11.000                  | 108.857 | 11.000 | 110.044 |
| 10.875                  | 108.607 | 10.875 | 109.778 |
| 10.750                  | 108.357 | 10.750 | 109.512 |
| 10.625                  | 108.107 | 10.625 | 109.247 |
| 10.500                  | 107.857 | 10.500 | 108.981 |
| 10.375                  | 107.607 | 10.375 | 108.715 |
| 10.250                  | 107.357 | 10.250 | 108.450 |
| 10.125                  | 107.107 | 10.125 | 108.184 |
| 10.000                  | 106.857 | 10.000 | 107.919 |
| 9.875                   | 106.607 | 9.875  | 107.653 |
| 9.750                   | 106.357 | 9.750  | 107.387 |
| 9.625                   | 106.107 | 9.625  | 107.122 |
| 9.500                   | 105.857 | 9.500  | 106.856 |
| 9.375                   | 105.607 | 9.375  | 106.590 |
| 9.250                   | 105.357 | 9.250  | 106.325 |
| 9.125                   | 105.107 | 9.125  | 106.059 |
| 9.000                   | 104.857 | 9.000  | 105.794 |
| 8.875                   | 104.607 | 8.875  | 105.512 |
| 8.750                   | 104.357 | 8.750  | 105.231 |
| 8.625                   | 104.107 | 8.625  | 104.950 |
| 8.500                   | 103.857 | 8.500  | 104.669 |
| 8.375                   | 103.607 | 8.375  | 104.387 |
| 8.250                   | 103.357 | 8.250  | 104.106 |
| 8.125                   | 103.075 | 8.125  | 103.824 |
| 8.000                   | 102.794 | 8.000  | 103.543 |
| 7.875                   | 102.482 | 7.875  | 103.231 |
| 7.750                   | 102.169 | 7.750  | 102.918 |
| 7.625                   | 101.794 | 7.625  | 102.543 |
| 7.500                   | 101.419 | 7.500  | 102.168 |
| 7.375                   | 101.044 | 7.375  | 101.793 |
| 7.250                   | 100.669 | 7.250  | 101.356 |
| 7.125                   | 100.294 | 7.125  | 100.918 |
| 7.000                   | 99.919  | 7.000  | 100.418 |
| 6.875                   | 99.482  | 6.875  | 99.918  |
| 6.750                   | 99.044  | 6.750  | 99.356  |
| 6.625                   | 98.544  | 6.625  | 98.793  |
| 6.500                   | 98.044  | 6.500  | 98.231  |
| 6.375                   | 97.482  | 6.375  | 97.606  |
| 6.250                   | 96.919  | 6.250  | 96.918  |
| 6.125                   | 96.294  | 6.125  | 96.231  |
| 6.000                   | 95.669  | 6.000  | 95.543  |
| 5.875                   | 94.982  | 5.875  | 94.793  |
| 5.750                   | 94.294  | 5.750  | 94.043  |
| 5.625                   | 93.607  | 5.625  | 93.293  |
| 5.500                   | 92.920  | 5.500  | 92.543  |

| 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    | 1.000    | 0.875    | 0.750    | 0.625    | 0.500    | 0.250    | 0.125    | -2.250   | -4.125   |
|                | 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   | -        |
|                | 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   |
|                | 720 - 739    | 0.875    | 0.750    | 0.500    | 0.250    | 0.000    | -0.500   | -1.375   | -4.375   | -        |
| Loan Size      | 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   | -        |
| Loan Type 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   | -        | -        |
| Property 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   | -        | -        |
| Full 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    |          |          |          |          |          |          |          |          |          |
| Alt Doc LPAs   | 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    |          |          |          |          |          |          |          |          |          |
|                | 620 - 639    |          |          |          |          |          |          |          |          |          |

| 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<br>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<br>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<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150  |  | Email: locks@uffmortgage.com<br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,<br>KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,<br>NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,<br>WI, WA |
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|               |         |
|---------------|---------|
| Non-QM UW Fee | \$1,499 |
|---------------|---------|

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

|         |           |         |       |
|---------|-----------|---------|-------|
| 30 Days | 7/23/2025 | 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%                           | 99.250  |         | 6.750%                           | 99.500  |
| 6.875%                           | 99.750  |         | 6.875%                           | 100.000 |
| 6.990%                           | 100.150 |         | 6.990%                           | 100.450 |
| 7.125%                           | 100.525 |         | 7.125%                           | 100.900 |
| 7.250%                           | 100.900 |         | 7.250%                           | 101.300 |
| 7.375%                           | 101.213 |         | 7.375%                           | 101.675 |
| 7.500%                           | 101.525 |         | 7.500%                           | 102.050 |
| 7.625%                           | 101.838 |         | 7.625%                           | 102.425 |
| 7.750%                           | 102.150 |         | 7.750%                           | 102.800 |
| 7.875%                           | 102.463 |         | 7.875%                           | 103.175 |
| 7.990%                           | 102.775 |         | 7.990%                           | 103.550 |
| 8.125%                           | 103.025 |         | 8.125%                           | 103.925 |
| 8.250%                           | 103.275 |         | 8.250%                           | 104.300 |
| 8.375%                           | 103.525 |         | 8.375%                           | 104.675 |
| 8.500%                           | 103.775 |         | 8.500%                           | 104.988 |
| 8.625%                           | 104.025 |         | 8.625%                           | 105.300 |
| 8.750%                           | 104.275 |         | 8.750%                           | 105.613 |
| 8.875%                           | 104.525 |         | 8.875%                           | 105.863 |
| 8.990%                           | 104.775 |         | 8.990%                           | 106.113 |
| 9.125%                           | 105.025 |         | 9.125%                           | 106.363 |
| 9.250%                           | 105.275 |         | 9.250%                           | 106.613 |
| 9.375%                           | 105.525 |         | 9.375%                           | 106.863 |
| 9.500%                           | 105.775 |         | 9.500%                           | 107.113 |
| Max Price (Owner Occ / 2Yr+ PPP) |         | 102.000 | Max Price (Owner Occ / 2Yr+ PPP) |         |
| Max Price (1 Yr PPP)             |         | 100.500 | Max Price (1Yr PPP)              |         |
| Max Price (No Prepay)            |         | 99.500  | Max Price (No Prepay)            |         |

| 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 | -2.750 | -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 |        |

| 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%  |
| 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.<br>Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions<br>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  |  |           |         | Contact Us  |        | Approved States   |
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150  |  |           |         | Email: locks@uffmortgage.com<br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 |        | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,<br>KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,<br>NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,<br>WI, WA |
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# RESIDENTIAL PROGRAM LIMITATIONS

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





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          | 7/23/2025 | 2 days          | 0.100 |
|                  |           | 7 days          | 0.250 |
|                  |           | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

Effective:

6/23/2025 10:56

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

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

|        | Conforming<br>Balance | Agency<br>Jumbo | Agency<br>Balance |
|--------|-----------------------|-----------------|-------------------|
| Rate   | FIX 30                | FIX 30          | FIX 30            |
| 10.000 | 110.999               | 110.374         | 109.624           |
| 9.875  | 110.749               | 110.124         | 109.374           |
| 9.750  | 110.499               | 109.874         | 109.124           |
| 9.625  | 110.249               | 109.624         | 108.874           |
| 9.500  | 109.999               | 109.374         | 108.624           |
| 9.375  | 109.749               | 109.124         | 108.374           |
| 9.250  | 109.499               | 108.874         | 108.124           |
| 9.125  | 109.249               | 108.624         | 107.874           |
| 9.000  | 108.999               | 108.374         | 107.624           |
| 8.875  | 108.749               | 108.124         | 107.374           |
| 8.750  | 108.499               | 107.874         | 107.124           |
| 8.625  | 108.249               | 107.624         | 106.874           |
| 8.500  | 107.999               | 107.374         | 106.624           |
| 8.375  | 107.749               | 107.124         | 106.374           |
| 8.250  | 107.499               | 106.874         | 106.124           |
| 8.125  | 107.111               | 106.486         | 105.736           |
| 8.000  | 106.724               | 106.099         | 105.349           |
| 7.875  | 106.336               | 105.711         | 104.961           |
| 7.750  | 105.936               | 105.311         | 104.561           |
| 7.625  | 105.522               | 104.897         | 104.147           |
| 7.500  | 105.095               | 104.470         | 103.720           |
| 7.375  | 104.655               | 104.030         | 103.280           |
| 7.250  | 104.201               | 103.576         | 102.826           |
| 7.125  | 103.732               | 103.107         | 102.357           |
| 7.000  | 103.249               | 102.624         | 101.874           |
| 6.875  | 102.751               | 102.126         | 101.376           |
| 6.750  | 102.240               | 101.629         | 100.879           |
| 6.625  | 101.715               | 101.169         | 100.419           |
| 6.500  | 101.176               | 100.698         | 99.948            |
| 6.375  | 100.624               | 100.215         | 99.465            |
| 6.250  | 100.058               | 99.720          | 98.970            |
| 6.125  | 99.480                | 99.214          | 98.464            |
| 6.000  | 98.889                | 98.697          | 97.947            |
| 5.875  | 98.286                | 98.161          | 97.411            |
| 5.750  | 97.669                | 97.544          | 96.794            |
| 5.625  | 97.041                | 96.916          | 96.166            |
| 5.500  | 96.399                | 96.274          | 95.524            |
| 5.375  | 95.746                | 95.621          | 94.871            |
| 5.250  | 95.082                | 94.957          | 94.207            |
| 5.125  | 94.407                | 94.282          | 93.532            |
| 5.000  | 93.723                | 93.598          | 92.848            |

|                               | Credit Score / CLTV |        |             |             |             |             |
|-------------------------------|---------------------|--------|-------------|-------------|-------------|-------------|
|                               |                     | <=30   | 30.01-60.00 | 60.01-70.00 | 70.01-75.00 | 75.01-80.00 |
| Purchase Money<br>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      |
|                               | 660 - 679           | 0.000  | 0.000       | -0.750      | -1.375      | -1.875      |
| Limited Cash-Out<br>Refinance | >= 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      |
|                               | 680 - 699           | 0.000  | 0.000       | -0.875      | -1.625      | -2.250      |
|                               | 660 - 679           | 0.000  | -0.125      | -1.125      | -1.875      | -2.500      |
| Cash-Out Refinance            | >= 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<br>Loans & Limited<br>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      |
|   | Manufactured Homes        |        |             |             |             |             |
|   | 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       |             |
| Cash-Out Refinance                                      | 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<br>Subordinate<br>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  |  |
|---|--|--|--|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO,<br>MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,<br>WI, WA |  |

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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<br>\$1,395 |
| Piggyback Second<br>\$995     |

| Loss Payee Clause   | Contact Us  | Approved States  |
|---|---|--|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 | Email: locks@uffmortgage.com<br>Lock Desk: (816) 457-6440<br>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)

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| Lock Expirations |           | Lock Extensions |       |
|------------------|-----------|-----------------|-------|
| 30 Days          | 7/23/2025 | 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   | Contact Us   | Approved States  |
|---|--|--|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>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 Prky, Ste 275  
 Kansas City MO, 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

| Lock Expirations |           | Lock Extensions |       |
|------------------|-----------|-----------------|-------|
| 15 Days          | 7/8/2025  | 2 days          | 0.100 |
| 30 Days          | 7/23/2025 | 7 days          | 0.250 |
| 45 Days          | 8/7/2025  | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

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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](http://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 |

**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<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 | 8:30am - 5:00pm CST<br>Lock Online Unitl 8:00pm CST | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>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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