

Effective:

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

	Lock Expirations	Lock Extensions				
15 Days	6/18/2025	2 days	0.100			
30 Days	7/3/2025	7 days	0.250			
45 Days	7/18/2025	15 days	0.375			
		30 days	0.625			

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

CON	IVENTION	AL 30/25Y	'R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	NVENTIO	VAL 15 YE	RFIXED	CO	NVENTION	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	98.722	98.705	98.628	6.000	99.808	99.702	99.616	5.750	100.274	100.179	100.106	5.875	100.295	100.266	100.137
6.250	99.131	99.215	99.138	6.125	100.319	100.213	100.127	5.875	100.734	100.705	100.576	6.000	100.557	100.528	100.399
6.375	99.698	99.695	99.618	6.250	100.801	100.694	100.608	6.000	101.000	100.970	100.841	6.125	100.797	100.768	100.638
6.500	100.170	100.176	100.087	6.375	101.248	101.141	101.055	6.125	101.239	101.210	101.081	6.250	101.133	101.103	100.974
6.625	100.626	100.656	100.567	6.500	100.741	100.625	100.547	6.250	101.516	101.437	101.348	6.375	101.544	101.515	101.386
6.750	101.009	101.101	101.012	6.625	101.187	101.072	100.993	6.375	101.983	101.954	101.824	6.500	101.782	101.753	101.624
6.875	101.502	101.515	101.427	6.750	101.600	101.485	101.407	6.500	102.225	102.196	102.067	6.625	102.008	101.979	101.850
7.000	101.969	101.952	101.870	6.875	101.986	101.870	101.792	6.625	102.437	102.408	102.278	6.750	102.030	102.001	101.872
7.125	102.359	102.304	102.245	7.000	102.230	102.140	102.078	6.750	102.404	102.340	102.281	6.875	102.435	102.405	102.276
7.250	102.759	102.704	102.645	7.125	102.675	102.585	102.523	6.875	102.874	102.845	102.716	7.000	102.643	102.614	102.485
												<u> </u>			
	ONV 30 YR I				ONV 20 YR				NV 15 YR				NV 10 YR I		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	99.861	99.815	99.650	6.500	99.778	99.693	99.576	6.250	99.275	99.245	99.116	6.250	98.869	98.840	98.710
6.625	100.170	100.123	99.959	6.625	100.228	100.143	100.026	6.375	99.707	99.678	99.549	6.375	99.199	99.170	99.040
6.750	99.665	99.676	99.637	6.750	99.610	99.512	99.387	6.500	99.909	99.879	99.750	6.500	99.471	99.441	99.312
6.875	100.109	100.090	100.041	6.875	100.002	99.939	99.764	6.625	100.076	100.047	99.918	6.625	99.711	99.682	99.553
7.000	100.631	100.569	100.431	7.000	100.426	100.364	100.173	6.750	99.862	99.833	99.703	6.750	99.456	99.427	99.298
7.125	100.901	100.838	100.760	7.125	100.720	100.635	100.518	6.875	100.289	100.260	100.131	6.875	99.781	99.752	99.623
7.250	101.054	101.032	100.964	7.250	100.926	100.841	100.724	7.000	100.453	100.424	100.294	7.000	100.015	99.986	99.856
7.375	101.403	101.385	101.308	7.375	101.225	101.140	101.023	7.125	100.583	100.554	100.425	7.125	100.227	100.197	100.068
7.500	101.680	101.660	101.590	7.500	101.464	101.379	101.261	7.250	98.632	98.519	98.402	7.250	98.632	98.519	98.402
7.625	101.866	101.819	101.640	7.625	101.652	101.594	101.450					∤			
	SOED E	5/6 ARMS			SOED :	7/6 ARMS			COED 1	O/G ADM	c		Miss Dries	A divistos s	n+o
	SOFK 3	o/o Akivis			SUFK A	/o Akivis)		SOFR 10/6 ARMS			Misc Price Adjustments No Impounds (Non-CA) 0,250			
												l	nds (CA Only)		0.250
												I	er, LTV <= 75		0.150 2.125
													er, LTV 75.01-8	0	3.375
												l	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Current	t Program D	ata	2-4 Unit	EI, LIV > 60		1.000
	No current	FIOGRAIII D	ald		No Current	FIOGRAIII D	ald		NO Current	t Flografii D	ala	Condo, LT	V > 75		0.750
												FICO < 66			
													\$50K < \$100K		0.500
													OK (exception of	anlu)	1.500
												Loan < 35	ok (exception c	offiy)	1.500
												+			
	Lo	ss Payee	Claus <u>e</u>		Lo	ck Desk H	lours	Contact Us					Approv	ed States	
	United Fidelit	•		IMA				Em	ail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA		I, KS, KY, LA.
			wy, Suite 275			0am - 5:00p		Lock Desk: (816) 457-6440				ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,			
	Kar	nsas City, M	O 64150		Lock O	nline Unitl 8	:uupm CS1	In	side Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,WI	
							- 1 - 1 - 1								



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15 Days	6/18/2025	2 days	0.100		
15 Days 30 Days 45 Days	7/3/2025	7 days	0.250		
45 Days	7/18/2025	15 days	0.375		
1		30 days	0.625		

Effective: 6/3/2025 10:15

30 days 0.62
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Effective:		/3/2025 10:	15							WWW.UFFE	AGLE.COM		_		
						Con	form	ning	LLPA	۱s					
	Durck	ace Men	ou Loons	LLDA	by Crodit			8			Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
Purchase Money Loans – LLPA by Credit Score/LTV Ratio												Ratio			
Credit Score	LTV Range Applicable for all loans with terms greater than 15 years						Credit Score			LTV Rang	ge for all loans	•			
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Orean Score	>0%	>30%	>60%	>70%	>75%
≥ = 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ = 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									117 00 70	Additional L					
Add	litional LL	.PAS DY L	Odii Allii	nute Ahr	nicable to	Pulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 11 1 1 1	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	atio		All LLPA			_	llowing lo	ans
Credit Score Applicable for all loans with terms greater than 15 years											meReady				
Credit Score	. 20/			_				_		Loans to first-tin				income ≤10 igh-cost are	
> = 700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ins meeting	<u>′</u>			
≥ = 780 760 – 779	0.000%	0.000%	0.000%	_	0.875%		0.750%	0.625%	0.375%	Los	ins meeting	Duty to C	berve requ	illeriterite	
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%	1					
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	•					
700 – 719	0.000%	0.000%	0.625%				1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%	1.750%	1.750%	•					
660 – 679	0.000%	0.125%	1.125%						2.125%	•					
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%			_	2.500%	1					
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%							
	nal LLPA														
Loan Feature				L	.TV Rang	е									
Adjustable-rate	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	1					
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
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%	0.625%	0.625%	0.625%	0.625%						
High-balance							4 0000/	4 0000/	4 0000/	I					
fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
fixed-rate High-balance ARM Subordinate	0.500%	0.500% 1.250%	0.750% 1.500%					2.750%							



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 Lock Expirations
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 15 Days
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 2 days
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 7/3/2025
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 45 Days
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 15 days
 0.375

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Effectiv	e:	6/3/2025 10								VW.UFFEAG	ILE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	5557000	06
	FHA 30	YR Fixed			FHA 1	YR Fixed			FHA	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
.000	100.154	99.936	99.770	5.875	100.380	100.351	100.222	5.375	97.257	97.194	97.032	FICO 740	- 779		0.000
.125	100.672	100.519	100.357	6.000	100.922	100.893	100.763	5.500	97.436	97.403	97.369	FICO 680	- 739		0.125
.250	101.152	101.092	100.929	6.125	101.454	101.425	101.296	5.625	97.994	97.961	97.927	FICO 660	- 679		0.250
.375	101.303	101.220	101.086	6.250	101.983	101.954	101.824	5.750	97.714	97.651	97.504	FICO 640	- 659		0.500
.500	101.858	101.775	101.641	6.375	101.261	101.231	101.102	5.875	98.174	98.141	98.107	FICO 620	- 639		1.500
.625	102.384	102.300	102.167	6.500	101.774	101.745	101.616	6.000	98.746	98.712	98.679				
5.750	102.685	102.643	102.601	6.625	102.280	102.250	102.121	6.125	99.242	99.208	99.175	Non-Owr	ier		0.500
.875	102.748	102.706	102.664	6.750	102.773	102.744	102.614	6.250	97.676	97.613	97.451	Loan Am	ount \$50K < \$1	.00K	0.500
.000	103.209	103.167	103.125									Loan < \$5	OK (exception	only)	1.500
7.125	103.622	103.580	103.538									All FHA S	treamline Loan	S	0.250
								1				All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	FI	HA 15 YR	Fixed Hig	h Bal	RL	JRAL HOUS	SING 30 Y	R Fixed	П	USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
.250	100.596	100.535	100.373	6.250	97.708	97.679	97.549	6.250	101.202	101.142	100.979	FICO 740	- 779		0.000
.375	100.611	100.527	100.393	6.375	97.705	97.623	97.535	6.375	101.015	100.948	100.785	FICO 700	- 739		0.125
.500	101.206	101.122	100.988	6.500	97.949	97.868	97.780	6.500	101.599	101.532	101.370	FICO 680	- 699		0.250
.625	101.622	101.538	101.404	6.625	98.164	98.083	97.995	6.625	102.126	102.060	101.897	FICO 660	- 679		0.375
.750	101.810	101.744	101.581	6.750	98.498	98.469	98.339	6.750	102.635	102.569	102.406	FICO 640	- 659		0.875
.875	101.436	101.394	101.352	6.875	98.399	98.349	98.275	6.875	102.205	102.161	102.014	FICO 620			1.500
7.000	101.896	101.854	101.812	7.000	98.564	98.514	98.441	7.000	102.763	102.719	102.572	CA Prope	rty		0.150
.125	102.309	102.267	102.226	7.125	98.714	98.664	98.591	7.125	103.304	103.259	103.113	11	50K (exception))	1.500
7.250	102.433	102.389	102.242	7.250	98.632	98.519	98.402	7.250	103.777	103.732	103.586	11	finance Loans	<u> </u>	0.125
7.375	100.995	100.935	100.773					7.375	102.758	102.698	102.535		t. Adjustments	may apply	
				1				1							
						GOV	/ERN	IN/F	NIT \	/Δ					
	VA 15	YR Fixed				YR Fixed	LIVIN			ARM 1/1	/5	_	VA 30 VR	Fixed IRF	RI
ate	15-Day	30-Day	45-Dav	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.000	100.922	100.893	100.763	6.000	100.154	99.936	99.770	5.750	97.714	97.651	97.489	6.000	100.154	99.936	99.668
5.125	101.454	101.425	101.296	6.125	100.672	100.519	100.357	5.875	97.702	97.639	97.477	6.125	100.672	100.455	100.187
.250	101.983	101.954	101.824	6.250	101.152	101.092	100.929	6.000	97.694	97.631	97.469	6.250	100.836	100.618	100.350
.375	101.261	101.231	101.102	6.375	101.303	101.220	101.086	6.125	97.685	97.622	97.460	6.375	101.303	101.220	101.086
5.500	101.774	101.745	101.616	6.500	101.858	101.775	101.641	6.250	97.676	97.613	97.451	6.500	101.858	101.775	101.641
5.625	102.280	102.250	102.121	6.625	102.384	102.300	102.167					6.625	102.384	102.300	102.167
5.750	102.773	102.744	102.614	6.750	102.685	102.643	102.601					6.750	102.685	102.643	102.601
				6.875	102.748	102.706	102.664					6.875	102.748	102.706	102.664
				7.000	103.209	103.167	103.125					7.000	103.209	103.167	103.125
				7.125	103.622	103.580	103.538					7.125	103.622	103.580	103.538
ate	VA 15 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	/A 30 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	VA 5/ 15-Day	1 ARM HE 30-Day	45-Day	Rate	VA 30 YR F 15-Day	ixed IRRR 30-Day	L HB 45-Day
.750	100.008	99.916	99.774	6.250	100.596	100.535	100.373	6.125	97.385	97.322	97.160	6.250	100.596	100.535	100.373
.875	100.281	100.189	100.047	6.375	100.611	100.533	100.373	6.250	97.376	97.313	97.151	6.375	100.611	100.533	100.373
5.000	100.651	100.559	100.417	6.500	101.206	101.122	100.988					6.500	101.206	101.122	100.988
.125	100.989	100.897	100.417	6.625	101.622	101.538	100.388					6.625	101.622	101.122	101.404
5.250	100.989	100.897	100.733	6.750	101.822	101.744	101.581					6.750	101.822	101.744	101.404
.375	100.773	100.757	100.740	6.875	101.436	101.744	101.351					6.875	101.436	101.744	101.352
5.500	100.773	100.737	100.740	7.000	101.436	101.854	101.332					7.000	101.436	101.854	101.332
6.625	101.241	101.409	101.393	7.000	102.309	102.267	102.226					7.125	102.309	102.267	102.226
5.750	98.498	98.469	98.339	7.125	102.309	102.389	102.226	П				7.125	102.309	102.287	102.242
.750	30.430	36.403	30.333	7.230	100.995	100.935	100.773					7.375	100.995	100.935	100.773
				1,373	100.555	100.555	100.775	1				1,373	100.555	100.555	100.773
			_	Adjustmen	ts			75							
ICO>=74			0.000	VA Loans Non-Owne)r		0.250								
ICO 660			0.125		er unt \$50K < \$1	001	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
ICO 640			0.250		unt \$50K < \$1 DK (exception		0.500			34			IRRE		
ICO 620			2.000 3.000	LOGII \ 330	ou (evechnou	элгу ј	1.500				The State of		to the beauty had refer to	-	
020	333		3.000					///							
	Lo	ss Payee	Clause		Lo	ock Desk H	lours			tact Us				ed States	
	United Fideli				8.3	30am - 5:00p	m CST		ail: locks@	_	_		A, CO, FL, GA		
			wy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	ΛΝ, MO, NC, I		
	Kar	nsas City, M	J 64150				· .	l lr	nside Sales:	(816) 457	-6300		SC, IN, TX	, VA, WA,W	



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

 Lock Explrations
 Lock Extensions

 30 Days
 7/3/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625
 30 days
 0.625

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

Effective:	6/3/2025 10:	15	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	109.517	11.500	110.586
11.375	109.267	11.375	110.320
11.250	109.017	11.250	110.055
11.125	108.767	11.125	109.789
11.000	108.517	11.000	109.524
10.875	108.267	10.875	109.258
10.750	108.017	10.750	108.992
10.625	107.767	10.625	108.727
10.500	107.517	10.500	108.461
10.375	107.267	10.375	108.195
10.250	107.017	10.250	107.930
10.125	106.767	10.125	107.664
10.000	106.517	10.000	107.399
9.875	106.267	9.875	107.133
9.750	106.017	9.750	106.867
9.625	105.767	9.625	106.602
9.500	105.517	9.500	106.336
9.375	105.267	9.375	106.070
9.250	105.017	9.250	105.805
9.125	104.767	9.125	105.539
9.000	104.517	9.000	105.274
8.875	104.267	8.875	104.992
8.750	104.017	8.750	104.711
		1	
8.625	103.767	8.625	104.430
8.500	103.517	8.500	104.149
8.375	103.267	8.375	103.867
8.250	103.017	8.250	103.586
8.125	102.735	8.125	103.304
8.000	102.454	8.000	103.023
7.875	102.142	7.875	102.711
7.750	101.829	7.750	102.398
7.625	101.454	7.625	102.023
7.500	101.079	7.500	101.648
7.375	100.704	7.375	101.273
7.250	100.329	7.250	100.836
7.125	99.954	7.125	100.398
7.000	99.579	7.000	99.898
6.875	99.142	6.875	99.398
6.750	98.704	6.750	98.836
6.625	98.204	6.625	98.273
6.500	97.704	6.500	97.711
6.375	97.142	6.375	97.086
6.250	96.579	6.250	96.398
6.125	95.954	6.125	95.711
6.000	95.329	6.000	95.023
5.875	94.642	5.875	94.273
5.750	93.954	5.750	93.523
5.625	93.267	5.625	92.773
5.025	03.207	5.025	92.773

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

5.500

92.023

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

92.580

5.500

PLUS	(Tighter credit b	ox, l	pest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
LLPAs	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-1.250	
LLPAs	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
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
LLPAs	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@ullinortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



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

 Lock Expirations
 Lock Extensions

 Days
 7/3/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

Residential 30YR Fixed							
Rate	30 Day						
6.750%	98.800						
6.875%	99.300						
6.990%	99.800						
7.125%	100.300						
7.250%	100.706						
7.375%	101.081						
7.500%	101.456						
7.625%	101.831						
7.750%	102.175						
7.875%	102.488						
7.990%	102.800						
8.125%	103.113						
8.250%	103.363						
8.375%	103.613						
8.500%	103.863						
8.625%	104.113						
8.750%	104.363						
8.875%	104.613						
8.990%	104.863						
9.125%	105.113						
9.250%	105.363						
9.375%	105.613						
9.500%	105.863						
Max Price	102.000						
Max Price (2 Yr PPP)	100.500						
Max Price (1 Yr PPP)	100.000						
Max Price (No Prepay	99.500						

	J	1011-QI
	Investor 30YR Fixe	d
Rate	30 Day	
6.750%	99.225	
6.875%	99.725	
6.990%	100.225	
7.125%	100.725	
7.250%	101.225	
7.375%	101.663	
7.500%	102.100	
7.625%	102.475	
7.750%	102.850	
7.875%	103.225	
7.990%	103.600	
8.125%	103.975	
8.250%	104.350	
8.375%	104.663	
8.500%	104.975	
8.625%	105.288	
8.750%	105.538	
8.875%	105.788	
8.990%	106.038	
9.125%	106.288	
9.250%	106.538	
9.375%	106.788	
9.500%	107.038	
Max Price		102.000
Max Price (2	2Yr PPP)	100.500
Max Price (•	100.000
Max Price (I	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						
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A						
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A						
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A						
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500						
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250						
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A						
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250						
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125						
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A						
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A						
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250						
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625						
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375						
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500						
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000						
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A						
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250						
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500						

Price Adjustments											
<u> </u>											
Residential NQM LLPAs Full Doc											
FICOxLTV	55	60	65 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	0.730	0.625	0.500	0.375	-0.125	-1.500	-4.750			
740	0.625	0.500	0.500	0.375	0.250	-0.123	-2.000	-5.250			
720	0.500	0.375	0.375	0.250	0.000	-0.230	-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			
			ntial NQN								
LTV	55	60	65	70	75	80	85	90			
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A			
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-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 No Branay	-0.250 -2.000	-0.250 -2.000	-0.250 -2.000	-0.250 -2.000	-0.375 -2.000	-0.750 -2.000	N/A N/A	N/A N/A			
No Prepay 1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A N/A	N/A N/A			
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A			
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A			
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A			
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A			
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500			
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250			
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A			
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A			
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A			
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A			
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A			
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750			
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A			
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750			
Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay											
FICOxLTV	50	55	60	65	70	75	80				
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875				
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250				
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750				
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500				
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250				
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A				
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A				
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A				

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ì	Overlays	Limit
Max Louit Amount	IVIQX DTI	110301703	740	90.00%	80.00%	ł	Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%	1	2nd Home / Investor	80% LTV (Purch & R/T
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	75% LTV (Cash-Out)
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%	1	Non Warrantable Condos	80% LTV
\$2,000,000	0070	0	680	75.00%	65.00%	1	Residual Income	\$2,500.00
			720	75.00%	70.00%	1	12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A			
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,300,000	O IVIOTIUIS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 111011113	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	ICCALL DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTOPP II pro			omes and NO		alsal, wax LTV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized			_			
		Interest Only -	40 Year F	ixea 10 Yr i/G)			
		Qualify over th	o fully am	ortized perio		<u> </u>		
. ,		Qualify over th			d - 360 Months		TV < 60: Cach-Out Proceeds may be used for	recense requirements
Qual Payment - I/O Max Cash Out		Max Cash-Out	= \$1,000,0	000; Cash-Ou	d - 360 Months t > \$500,000 re	equires 720+ FIG	TV ≤ 60; Cash-Out Proceeds may be used for irement & 12 Months of Total Payments in	
Max Cash Out lo Ratio		Max Cash-Out Eligible Assets	= \$1,000,0 must cove	000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	OTI determination.
· · · · · · · · · · · · · · · · · · ·	on	Max Cash-Out Eligible Assets	= \$1,000,0 must cove payoff of	000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	OTI determination.
Max Cash Out lo Ratio IC - Debt Consolidatio	on	Max Cash-Out Eligible Assets Defined as the guidelines for f	= \$1,000,0 must cove payoff of further cla	000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	OTI determination. Federal or State Tax Liens
lax Cash Out o Ratio C - Debt Consolidatio	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	= \$1,000,0 must cove payoff of further cla	000; Cash-Ouer 100% of the any Mortgagerity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG finimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District Control C	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	= \$1,000,0 must cove payoff of further cla sly; Standa fee structu	O00; Cash-Ourler 100% of the any Mortgagerity. ord = % of amoure; OR 3-yeanent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG Minimum Reservaluding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 19	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	= \$1,000,0 must cover payoff of further clar sly; Standa ee structural Prepayor Non Owr	coo; Cash-Ouer 100% of the any Mortgage rity. Ind = % of amoure; OR 3-yea ment Penalty her Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG Minimum Reservaluding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 19	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	= \$1,000,0 must cove payoff of further cla sly; Standa fee structual Prepayor Non Own operties O	2000; Cash-Our er 100% of the any Mortgage rity. ard = % of ame ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy roperty Types	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On \$\$ stepdown f see Operations	= \$1,000,000 must cover payoff of further classify; Standa fee structual Prepayor Non Own Operties Onhome, 2	coo; Cash-Ouer 100% of the any Mortgage rity. ord = % of american Grant State of the angle of t	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 19	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	= \$1,000,000 must cover payoff of further classify; Standa fee structural Prepayor Non Own Operties Onhome, 2-d - 30 Year	coo; Cash-Ou er 100% of the any Mortgage rity. ard = % of am- ure; OR 3-yea nent Penalty ner Occupied only -4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty evestment Highlights ccupancy roperty Types oan Program	on .	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	= \$1,000,1 must cove payoff of further cla ly; Standa fee structual Prepayr Non Own operties O nhome, 2 d - 30 Year F	2000; Cash-Our or 100% of the any Mortgage rity. Ind = % of amure; OR 3-yea ment Penalty or Occupied only 4 Units, Concurrence or Fixed in 10 Yr I/O	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes dos, Non Warra	equires 720+ FII finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste cate restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	= \$1,000,0 must cove payoff of further claily; Standa fee structual Prepayor Non Own operties O nhome, 2: d - 30 Year F d Loans: (eet Rents f	2000; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea nent Penalty her Occupied inly -4 Units, Cond r Fixed fixed 10 Yr I/K Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII finimum Reserv Iuding delinque partial or full pr 3%, 2%, 1% ste antable Condos entrest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any tent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	OTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Of
Alax Cash Out Io Ratio Io - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	= \$1,000,1 must cove payoff of further cla lly; Standa fee structual Prepayr Non Own opherties Ophermes 2 d - 30 Year F d Loans: (set Rents f termined	coo; Cash-Ouer 100% of the any Mortgage rity. If a word = % of ame ure; OR 3-yea ment Penalty ner Occupied inly 4 Units, Concr Fixed rived 10 Yr I/6 ross Rents / rom 1007 or from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste atte restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any tent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	OTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Of
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	= \$1,000,must cove payoff of further cla lly; Standa ree structual Prepayor Non Own operties Onhome, 2 d - 30 Year F d Loans: (leet Rents f termined erties: Ma	coo; Cash-Ouer 100% of the any Mortgage rity. In a word of amure; OR 3-year anent Penalty the Cocupied only. 4 Units, Concerning of Fixed circle of the Cocupied only. For more 100 or 1 for form Average ax LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste cate restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal. o LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 5%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4	OTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Of
Aax Cash Out Io Ratio IC - Debt Consolidation repayment Penalty Nestment Highlights Occupancy roperty Types oan Program ISCR Calculation Irross Rents Defined Inleased / Vacant Hor	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	= \$1,000,1 must cove payoff of urther cla ly; Standa dee structual Prepayor Non Owr Operties O nhome, 2 d - 30 Year F d Loans: (det Rents fi termined erties: Ma erties (2+	coo; Cash-Ouer 100% of the any Mortgage rity. Ind = % of amure; OR 3-yea anent Penalty rer Occupied only 4 Units, Concer Fixed rixed fixed 10 Yr I/(5 roms 1007 or 17 from Average ax LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII Ilinimum Reserv Iluding delinque partial or full pr 3%, 2%, 1% ste cate restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 5%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4	OTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Of
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
80 Days	7/3/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

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

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

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Louis Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							1
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						1
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
,		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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

 Lock Expirations

 30 Days
 7/3/2025
 2 days

 7 days

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 6/3/2025 10:15

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.500	13.500	111.500
12.625	112.250	13.375	111.375
12.500	112.000	13.250	111.250
12.375	111.750	13.125	111.125
12.250	111.500	13.000	111.000
12.125	111.250	12.875	110.875
12.000	111.000	12.750	110.625
11.875	110.750	12.625	110.375
11.750	110.500	12.500	110.125
11.625	110.250	12.375	109.875
11.500	110.000	12.250	109.625
11.375	109.750	12.125	109.375
11.250	109.500	12.000	109.125
11.125	109.250	11.875	108.875
11.000	109.000	11.750	108.625
10.875	108.750	11.625	108.375
10.750	108.500	11.500	108.125
10.625	108.250	11.375	107.875
10.500	108.000	11.250	107.625
10.375	107.750	11.125	107.375
10.250	107.375	11.000	107.125
10.125	107.000	10.875	106.875
10.000	106.625	10.750	106.625
9.875	106.250	10.625	106.375
9.750	105.875	10.500	106.125
9.625	105.500	10.375	105.875
9.500	105.125	10.250	105.500
9.375	104.750	10.125	105.125
9.250	104.375	10.000	104.750
9.125	104.000	9.875	104.375
9.000	103.625	9.750	104.000
8.875	103.250	9.625	103.625
8.750	102.750	9.500	103.250
8.625	102.250	9.375	102.750
8.500	101.750	9.250	102.250
8.375	101.250	9.125	101.750
8.250	100.750	9.000	101.250
8.125	100.000	8.875	100.500
8.000	99.250	8.750	99.750
7.875	98.500	8.625	99.000
7.750	97.750		

	RESIDENTIAL PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
ں ا	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
Ē	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
핕	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
8	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
텋	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
-	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
ő	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
=	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds			
101.000			
No Prepayment Penalties on Seconds			

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

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

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



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

 30 Days
 7/3/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 6/3/2025 10:15

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 <\$70,0000	-3.000

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 35, 111, 77, 77, 77, 77,



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

	Lock Expirations	Lock Extensions	
15 Days	6/18/2025	2 days	0.100
30 Days	7/3/2025	7 days	0.250
45 Days	7/18/2025	15 days	0.375
		30 days	0.625

Effective: 6/3/2025 10:15 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)

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

Lock Desk Hours

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST

Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300

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