



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

Lock Expirations		Lock Extensions	
15 Days	7/23/2025	2 days	0.100
30 Days	8/7/2025	7 days	0.250
45 Days	8/22/2025	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

Effective: 7/8/2025 9:56

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	99.287	99.258	99.222	6.000	99.857	99.756	99.685	5.750	100.587	100.524	100.478	5.875	100.494	100.464	100.313
6.250	99.595	99.693	99.621	6.125	100.352	100.251	100.180	5.875	100.946	100.900	100.837	6.000	100.747	100.717	100.566
6.375	100.174	100.168	100.096	6.250	100.811	100.710	100.639	6.000	101.186	101.156	101.033	6.125	101.034	101.004	100.853
6.500	100.708	100.666	100.614	6.375	101.240	101.139	101.068	6.125	101.496	101.435	101.368	6.250	101.254	101.224	101.059
6.625	101.203	101.161	101.109	6.500	100.953	100.854	100.790	6.250	101.853	101.785	101.725	6.375	101.650	101.620	101.456
6.750	101.386	101.457	101.376	6.625	101.380	101.281	101.217	6.375	102.146	102.078	102.018	6.500	101.889	101.859	101.694
6.875	101.884	101.891	101.797	6.750	101.803	101.699	101.628	6.500	102.315	102.285	102.131	6.625	102.155	102.125	101.961
7.000	102.347	102.438	102.306	6.875	102.228	102.124	102.053	6.625	102.588	102.558	102.426	6.750	102.325	102.295	102.130
7.125	102.726	102.774	102.642	7.000	102.890	102.758	102.687	6.750	102.818	102.752	102.699	6.875	102.715	102.685	102.520
7.250	103.112	103.160	103.028	7.125	103.314	103.182	103.111	6.875	103.153	103.122	102.975	7.000	102.913	102.883	102.719

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	100.200	100.152	100.095	6.500	100.249	100.200	100.150	6.250	99.357	99.326	99.162	6.250	98.952	98.922	98.757
6.625	100.627	100.577	100.521	6.625	100.675	100.627	100.577	6.375	99.759	99.729	99.564	6.375	99.253	99.223	99.059
6.750	101.025	100.975	100.920	6.750	101.079	101.025	100.975	6.500	99.946	99.916	99.751	6.500	99.540	99.510	99.346
6.875	101.409	101.345	101.281	6.875	101.479	101.409	101.345	6.625	100.151	100.120	99.956	6.625	99.809	99.778	99.614
7.000	101.819	101.748	101.671	7.000	101.893	101.819	101.748	6.750	100.119	100.089	99.925	6.750	99.714	99.684	99.520
7.125	102.192	102.121	102.039	7.125	102.266	102.192	102.121	6.875	100.519	100.489	100.324	6.875	100.012	99.982	99.818
7.250	102.543	102.472	102.390	7.250	102.616	102.543	102.472	7.000	100.674	100.643	100.479	7.000	100.258	100.228	100.063
7.375	102.687	102.616	102.535	7.375	102.761	102.687	102.616	7.125	100.815	100.785	100.620	7.125	100.479	100.449	100.284
7.500	102.905	102.834	102.753	7.500	102.979	102.905	102.834	7.250	98.912	98.790	98.654	7.250	98.912	98.790	98.654
7.625	103.102	103.031	102.950	7.625	103.176	103.102	103.031								

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)			
												No Impounds (CA Only)			
												Non-Owner, LTV <= 75			
												Non-Owner, LTV 75.01-80			
												Non-Owner, LTV > 80			
												2-4 Unit			
												Condo, LTV > 75			
												FICO < 660			
												Loan Amt \$50K < \$100K			
												Loan < \$50K (exception only)			

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

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GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.000	100.472	100.395	100.253	5.875	100.471	100.441	100.338	5.375	97.256	97.193	97.031	FICO >=780	0.000
6.125	100.996	100.953	100.811	6.000	101.010	100.980	100.815	5.500	97.550	97.519	97.488	FICO 740 - 779	0.000
6.250	101.329	101.286	101.144	6.125	101.539	101.509	101.344	5.625	98.103	98.071	98.040	FICO 680 - 739	0.125
6.375	101.632	101.577	101.473	6.250	102.062	102.032	101.867	5.750	97.702	97.671	97.640	FICO 660 - 679	0.250
6.500	102.081	102.026	101.921	6.375	101.547	101.517	101.353	5.875	98.288	98.256	98.225	FICO 640 - 659	0.500
6.625	102.565	102.511	102.406	6.500	102.064	102.034	101.869	6.000	98.843	98.811	98.780	FICO 620 - 639	1.500
6.750	103.019	102.894	102.769	6.625	102.571	102.541	102.377	6.125	99.330	99.299	99.268		
6.875	102.905	102.780	102.655	6.750	103.075	103.044	102.880	6.250	97.661	97.598	97.436	Non-Owner	0.500
7.000	103.419	103.294	103.169									Loan Amount \$50K < \$100K	0.500
7.125	103.768	103.643	103.518									Loan < \$50K (exception only)	1.500
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.250	100.741	100.699	100.556	6.250	97.787	97.757	97.592	6.250	101.579	101.536	101.394	FICO >=780	0.000
6.375	100.940	100.885	100.780	6.375	97.913	97.861	97.785	6.375	101.268	101.211	101.054	FICO 740 - 779	0.000
6.500	101.428	101.374	101.269	6.500	98.205	98.153	98.077	6.500	101.878	101.821	101.664	FICO 700 - 739	0.125
6.625	101.803	101.748	101.643	6.625	98.433	98.380	98.305	6.625	102.419	102.362	102.205	FICO 680 - 699	0.250
6.750	101.918	101.861	101.704	6.750	98.800	98.769	98.605	6.750	102.943	102.886	102.729	FICO 660 - 679	0.375
6.875	101.593	101.468	101.343	6.875	98.700	98.650	98.582	6.875	102.429	102.358	102.187	FICO 640 - 659	0.875
7.000	102.106	101.981	101.856	7.000	98.863	98.813	98.745	7.000	103.003	102.932	102.761	FICO 620 - 639	1.500
7.125	102.456	102.331	102.206	7.125	99.055	99.005	98.937	7.125	103.558	103.487	103.316	CA Property	0.150
7.250	102.471	102.400	102.229	7.250	98.912	98.790	98.654	7.250	104.016	103.945	103.774	Loan < \$50K (exception)	1.500
7.375	101.157	101.100	100.943					7.375	103.013	102.957	102.800	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	101.010	100.980	100.815	6.000	100.472	100.395	100.253	5.750	97.700	97.637	97.475	6.000	100.472	100.269	100.016
6.125	101.539	101.509	101.344	6.125	100.996	100.953	100.811	5.875	97.692	97.629	97.467	6.125	100.953	100.750	100.497
6.250	102.062	102.032	101.867	6.250	101.329	101.286	101.144	6.000	97.682	97.619	97.457	6.250	101.145	100.942	100.688
6.375	101.547	101.517	101.353	6.375	101.632	101.577	101.473	6.125	97.672	97.609	97.447	6.375	101.632	101.577	101.473
6.500	102.064	102.034	101.869	6.500	102.081	102.026	101.921	6.250	97.661	97.598	97.436	6.500	102.081	102.026	101.921
6.625	102.571	102.541	102.377	6.625	102.565	102.511	102.406					6.625	102.565	102.511	102.406
6.750	103.075	103.044	102.880	6.750	103.019	102.894	102.769					6.750	103.019	102.894	102.769
				6.875	102.905	102.780	102.655					6.875	102.905	102.780	102.655
				7.000	103.419	103.294	103.169					7.000	103.419	103.294	103.169
				7.125	103.768	103.643	103.518					7.125	103.768	103.643	103.518
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	100.199	100.176	100.102	6.250	100.741	100.699	100.556	6.125	97.372	97.309	97.147	6.250	100.741	100.699	100.556
5.875	100.434	100.411	100.338	6.375	100.940	100.885	100.780	6.250	97.361	97.298	97.136	6.375	100.940	100.885	100.780
6.000	100.772	100.749	100.675	6.500	101.428	101.374	101.269					6.500	101.428	101.374	101.269
6.125	101.070	101.047	100.973	6.625	101.803	101.748	101.643					6.625	101.803	101.748	101.643
6.250	101.093	101.077	101.062	6.750	101.918	101.861	101.704					6.750	101.918	101.861	101.704
6.375	101.013	100.998	100.982	6.875	101.593	101.468	101.343					6.875	101.593	101.468	101.343
6.500	101.448	101.433	101.417	7.000	102.106	101.981	101.856					7.000	102.106	101.981	101.856
6.625	101.613	101.598	101.582	7.125	102.456	102.331	102.206					7.125	102.456	102.331	102.206
6.750	98.800	98.769	98.605	7.250	102.471	102.400	102.229					7.250	102.471	102.400	102.229
				7.375	101.157	101.100	100.943					7.375	101.157	101.100	100.943

VA Price Adjustments

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



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Non-QM UW Fee
\$1,499

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		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 7/8/2025 9:56

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	109.867	11.500	111.286
11.375	109.617	11.375	111.020
11.250	109.367	11.250	110.755
11.125	109.117	11.125	110.489
11.000	108.867	11.000	110.224
10.875	108.617	10.875	109.958
10.750	108.367	10.750	109.692
10.625	108.117	10.625	109.427
10.500	107.867	10.500	109.161
10.375	107.617	10.375	108.895
10.250	107.367	10.250	108.630
10.125	107.117	10.125	108.364
10.000	106.867	10.000	108.099
9.875	106.617	9.875	107.833
9.750	106.367	9.750	107.567
9.625	106.117	9.625	107.302
9.500	105.867	9.500	107.036
9.375	105.617	9.375	106.770
9.250	105.367	9.250	106.505
9.125	105.117	9.125	106.239
9.000	104.867	9.000	105.974
8.875	104.617	8.875	105.692
8.750	104.367	8.750	105.411
8.625	104.117	8.625	105.130
8.500	103.867	8.500	104.849
8.375	103.617	8.375	104.567
8.250	103.367	8.250	104.286
8.125	103.085	8.125	104.004
8.000	102.804	8.000	103.723
7.875	102.492	7.875	103.411
7.750	102.179	7.750	103.098
7.625	101.804	7.625	102.723
7.500	101.429	7.500	102.348
7.375	101.054	7.375	101.973
7.250	100.679	7.250	101.536
7.125	100.304	7.125	101.098
7.000	99.929	7.000	100.598
6.875	99.492	6.875	100.098
6.750	99.054	6.750	99.536
6.625	98.554	6.625	98.973
6.500	98.054	6.500	98.411
6.375	97.492	6.375	97.786
6.250	96.929	6.250	97.098
6.125	96.304	6.125	96.411
6.000	95.679	6.000	95.723
5.875	94.992	5.875	94.973
5.750	94.304	5.750	94.223
5.625	93.617	5.625	93.473
5.500	92.930	5.500	92.723

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
Full Doc	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	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
Alt Doc	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									
	>= 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
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	-	-	-	-	-
	>\$3.5mm, <=\$4.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$4.0mm, <=\$4.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$4.5mm, <=\$5.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$5.0mm, <=\$5.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$5.5mm, <=\$6.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$6.0mm, <=\$6.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	>\$6.5mm, <=\$7.0mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
Loan Type LPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-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 LPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
Full Doc LPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc LPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	

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

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

Minimum Loan Size \$150,000

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loss Payee Clause		Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150		Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
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Non-QM UW Fee	\$1,499
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1300 NW Briarcliff Prky, Ste 275
Kansas City, MO 64150
www.uffwholesale.com

30 Days	8/7/2025	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
6.625%	98.800		6.625%	98.650
6.750%	99.300		6.750%	99.400
6.875%	99.800		6.875%	100.100
6.990%	100.175		6.990%	100.725
7.125%	100.550		7.125%	101.125
7.250%	100.863		7.250%	101.500
7.375%	101.175		7.375%	101.850
7.500%	101.488		7.500%	102.200
7.625%	101.800		7.625%	102.550
7.750%	102.113		7.750%	102.900
7.875%	102.388		7.875%	103.250
7.990%	102.638		7.990%	103.600
8.125%	102.888		8.125%	103.913
8.250%	103.138		8.250%	104.225
8.375%	103.388		8.375%	104.538
8.500%	103.638		8.500%	104.850
8.625%	103.888		8.625%	105.100
8.750%	104.138		8.750%	105.350
8.875%	104.388		8.875%	105.600
8.990%	104.638		8.990%	105.850
9.125%	104.888		9.125%	106.100
9.250%	105.138		9.250%	106.350
9.375%	105.388		9.375%	106.600
Max Price (Owner Occ / 2Yr+ PPP)		102.000	Max Price (Owner Occ / 2Yr+	102.000
Max Price (1 Yr PPP)		100.500	Max Price (1Yr PPP)	100.500
Max Price (No Prepay)		99.500	Max Price (No Prepay)	99.500

Price Adjustments								
Residential NQM -- LLPAs								
Full Doc								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-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	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	

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

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

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

Declining Markets

<<ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%

Residential Highlights		Primary, Secondary Homes and NOO	
Occupancy	Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties		
Property Types	SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines		
Loan Programs	Fully Amortized - 30 Year Fixed Interest Only - 40 Year Fixed 10 Yr I/O		
Qual Payment - I/O	Qualify over the fully amortized period - 360 Months		
Max Cash Out	Max Cash-Out = \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Cash-Out Proceeds may be used for reserve requirements		
No Ratio	Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.		
DC - Debt Consolidation	Defined as the payoff of any Mortgage/Title Lien including delinquent property taxes, any tradeline on credit and any Federal or State Tax Liens with an established Payment Plan. See guidelines for further clarity.		
Prepayment Penalty	Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.		
Investment Highlights		Non Owner Occupied Homes	
Occupancy	Investment Properties Only		
Property Types	SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines		
Loan Program	Fully Amortized - 30 Year Fixed Interest Only - 30 Year Fixed 10 Yr I/O		
DSCR Calculation	Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA		
Gross Rents Defined	Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.		
Unleased / Vacant Homes	Gross rents determined from Average Market Rents on Appraisal. Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions Unleased Properties (2+ Units): Max 1 vacant unit on refinances		
Eligible Payoffs	Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property.		
First Time Investors	Defined as borrowers without a 12 month rental property history over the most recent 12 months.		
Max Cash Out	\$500,000. Refer to delayed financing guidelines for other restrictions.		
Prepayment Penalty	Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.		

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

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RESIDENTIAL PROGRAM LIMITATIONS

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

INVESTOR PROGRAM LIMITATIONS

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



Non-QM UW Fee
\$1,395

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

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

Effective:

7/8/2025 9:56

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

Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.757	110.132	109.382
9.875	110.507	109.882	109.132
9.750	110.257	109.632	108.882
9.625	110.007	109.382	108.632
9.500	109.757	109.132	108.382
9.375	109.507	108.882	108.132
9.250	109.257	108.632	107.882
9.125	109.007	108.382	107.632
9.000	108.757	108.132	107.382
8.875	108.507	107.882	107.132
8.750	108.257	107.632	106.882
8.625	108.007	107.382	106.632
8.500	107.757	107.132	106.382
8.375	107.507	106.882	106.132
8.250	107.257	106.632	105.882
8.125	106.928	106.303	105.553
8.000	106.599	105.974	105.224
7.875	106.271	105.646	104.896
7.750	105.923	105.298	104.548
7.625	105.558	104.933	104.183
7.500	105.174	104.549	103.799
7.375	104.771	104.146	103.396
7.250	104.348	103.723	102.973
7.125	103.905	103.280	102.530
7.000	103.442	102.817	102.067
6.875	102.958	102.333	101.583
6.750	102.457	101.832	101.082
6.625	101.939	101.365	100.615
6.500	101.404	100.897	100.147
6.375	100.851	100.414	99.664
6.250	100.284	99.917	99.167
6.125	99.702	99.408	98.658
6.000	99.106	98.886	98.136
5.875	98.494	98.351	97.601
5.750	97.868	97.743	96.993
5.625	97.227	97.102	96.352
5.500	96.571	96.446	95.696
5.375	95.899	95.774	95.024
5.250	95.216	95.091	94.341
5.125	94.519	94.394	93.644
5.000	93.811	93.686	92.936

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

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

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

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

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

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FIXED SECONDS

RESIDENTIAL		INVESTOR		RESIDENTIAL PRICE ADJUSTERS												
Rate	30 Day	Rate	30 Day			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		
12.625	112.750	13.375	111.750	FULL DOC	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)		
12.500	112.500	13.250	111.625		780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)		
12.375	112.250	13.125	111.500		760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)		
12.250	112.000	13.000	111.375		740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)		
12.125	111.750	12.875	111.250		720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)		
12.000	111.500	12.750	111.125		700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)		
11.875	111.250	12.625	110.875		680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)			
11.750	111.000	12.500	110.625		660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)				
11.625	110.750	12.375	110.375	BANK STATEMENT (12 or 24)	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)		
11.500	110.500	12.250	110.125		780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)		
11.375	110.250	12.125	109.875		760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(8.000)		
11.250	110.000	12.000	109.625		740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)		
11.125	109.750	11.875	109.375		720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)		
11.000	109.500	11.750	109.125		700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)			
10.875	109.250	11.625	108.875		680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)				
10.750	109.000	11.500	108.625		660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)					
10.625	108.750	11.375	108.375	TERM	10Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
10.500	108.500	11.250	108.125		15Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
10.375	108.250	11.125	107.875		20Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
10.250	108.000	11.000	107.625		30Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
10.125	107.625	10.875	107.375		Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
10.000	107.250	10.750	107.125	LOAN AMOUNT	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
9.875	106.875	10.625	106.875		075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
9.750	106.500	10.500	106.625		100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
9.625	106.125	10.375	106.375		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.500	105.750	10.250	106.125		150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.375	105.375	10.125	105.750		175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.250	105.000	10.000	105.375		200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.125	104.625	9.875	105.000		300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.000	104.250	9.750	104.625	DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.875	103.875	9.625	104.250		43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)		
8.750	103.500	9.500	103.875		45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)		
8.625	103.000	9.375	103.500	PROPERTY	Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.500	102.500	9.250	103.000		Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)				
8.375	102.000	9.125	102.500		SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.250	101.500	9.000	102.000		Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)					
8.125	101.000	8.875	101.500		2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)					
8.000	100.250	8.750	101.000		3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)					
7.875	99.500	8.625	100.000		4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)					
7.750	98.750	8.500	99.250		Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
7.625	98.000															

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
FULL DOC	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
BANK STATEMENT (12 or 24)	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
	660 - 679	(5.750)	(5.875)	(6.250)						
TERM	10Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
	15Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
	20Yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
	30Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
LOAN AMOUNT	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
PROPERTY	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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

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Effective: 7/8/2025 9:56

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

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

FHA with DPA Seconds

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

Underwriting Fee
\$1,095

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

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

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

Loss Payee Clause

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

Contact Us

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

Approved States

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

Lock Expirations		Lock Extensions	
15 Days	7/23/2025	2 days	0.100
30 Days	8/7/2025	7 days	0.250
45 Days	8/22/2025	15 days	0.375
		30 days	0.625

Effective: 7/8/2025 9:56

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Administration and Appraisal Fees

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

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PRICE. PRODUCTS. SERVICE.
IT'S ALL WE DO.



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

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

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