



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

Lock Expirations		Lock Extensions	
15 Days	9/27/2025	2 days	0.100
30 Days	10/12/2025	7 days	0.250
45 Days	10/27/2025	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](http://WWW.UFFEAGLE.COM)

Effective: 9/12/2025 9:49

## 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	101.505	101.474	101.426	6.000	101.616	101.522	101.452	5.750	101.627	101.613	101.435	5.875	101.672	101.658	101.480
6.250	101.339	101.300	101.252	6.125	102.060	101.966	101.896	5.875	102.138	102.124	101.946	6.000	101.890	101.876	101.698
6.375	101.841	101.802	101.753	6.250	102.471	102.377	102.307	6.000	102.360	102.346	102.168	6.125	102.090	102.076	101.898
6.500	102.308	102.269	102.220	6.375	102.850	102.756	102.685	6.125	102.650	102.636	102.458	6.250	102.244	102.229	102.016
6.625	102.663	102.624	102.575	6.500	102.406	102.375	102.227	6.250	102.599	102.585	102.438	6.375	102.637	102.623	102.409
6.750	102.534	102.503	102.455	6.625	102.713	102.682	102.534	6.375	103.103	103.089	102.875	6.500	102.834	102.819	102.606
6.875	103.001	102.970	102.922	6.750	103.001	102.913	102.850	6.500	103.331	103.317	103.103	6.625	103.013	102.999	102.785
7.000	103.425	103.393	103.346	6.875	103.320	103.232	103.169	6.625	103.579	103.565	103.351	6.750	103.160	103.131	102.911
7.125	103.761	103.730	103.682	7.000	103.301	103.270	103.251	6.750	103.514	103.486	103.266	6.875	103.521	103.492	103.272
7.250	103.645	103.613	103.566	7.125	103.669	103.638	103.630	6.875	103.985	103.957	103.736	7.000	103.686	103.658	103.437

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	101.882	101.851	101.703	6.500	101.775	101.737	101.698	6.250	100.425	100.411	100.197	6.250	99.999	99.984	99.771
6.625	102.144	102.113	102.006	6.625	102.132	102.094	102.054	6.375	100.836	100.822	100.608	6.375	100.301	100.287	100.073
6.750	101.646	101.615	101.567	6.750	101.678	101.646	101.615	6.500	100.999	100.985	100.771	6.500	100.540	100.526	100.312
6.875	102.022	101.991	101.882	6.875	101.993	101.961	101.930	6.625	101.189	101.175	100.961	6.625	100.731	100.716	100.503
7.000	102.506	102.475	102.327	7.000	102.291	102.260	102.229	6.750	101.032	101.004	100.783	6.750	100.607	100.579	100.358
7.125	102.755	102.724	102.576	7.125	102.546	102.515	102.484	6.875	101.415	101.386	101.166	6.875	100.884	100.855	100.635
7.250	102.454	102.438	102.307	7.250	102.335	102.319	102.188	7.000	101.535	101.506	101.286	7.000	101.073	101.045	100.824
7.375	102.918	102.902	102.771	7.375	102.730	102.715	102.583	7.125	101.678	101.650	101.430	7.125	101.231	101.203	100.983
7.500	103.361	103.345	103.214	7.500	103.069	103.053	102.922	7.250	99.504	99.396	99.290	7.250	99.504	99.396	99.290
7.625	103.539	103.524	103.393	7.625	103.259	103.244	103.113								

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: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300		AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA, WI	

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## 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	101.863	101.645	101.421	5.875	101.236	101.221	101.008	5.375	99.914	99.851	99.689	FICO >=780	0.000
6.125	102.217	102.084	101.885	6.000	101.748	101.734	101.520	5.500	99.904	99.841	99.679	FICO 740 - 779	0.000
6.250	102.476	102.401	102.202	6.125	102.256	102.242	102.028	5.625	99.894	99.831	99.669	FICO 680 - 739	0.125
6.375	102.527	102.502	102.427	6.250	102.755	102.741	102.527	5.750	100.499	100.436	100.274	FICO 660 - 679	0.250
6.500	102.957	102.932	102.857	6.375	102.167	102.139	101.918	5.875	100.486	100.423	100.261	FICO 640 - 659	0.500
6.625	103.354	103.328	103.253	6.500	102.666	102.637	102.417	6.000	100.472	100.409	100.247	FICO 620 - 639	1.500
6.750	103.272	103.192	103.111	6.625	103.159	103.130	102.910	6.125	100.457	100.394	100.232	Non-Owner	0.500
6.875	103.118	103.038	102.958	6.750	103.644	103.616	103.396	6.250	100.447	100.384	100.222	Loan Amount \$50K < \$100K	0.500
7.000	103.623	103.543	103.462									Loan < \$50K (exception only)	1.500
7.125	103.988	103.908	103.828									All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.250	102.076	102.001	101.802	6.250	98.548	98.510	98.468	6.250	102.776	102.701	102.502	FICO >=780	0.000
6.375	101.834	101.809	101.734	6.375	98.766	98.728	98.685	6.375	101.968	101.908	101.691	FICO 740 - 779	0.000
6.500	102.305	102.279	102.204	6.500	99.047	99.009	98.967	6.500	102.534	102.473	102.257	FICO 700 - 739	0.125
6.625	102.591	102.566	102.491	6.625	99.237	99.199	99.156	6.625	103.032	102.972	102.755	FICO 680 - 699	0.250
6.750	102.130	102.066	101.969	6.750	99.369	99.341	99.217	6.750	103.514	103.453	103.236	FICO 660 - 679	0.375
6.875	101.806	101.725	101.645	6.875	99.490	99.450	99.407	6.875	102.768	102.738	102.539	FICO 640 - 659	0.875
7.000	102.310	102.230	102.150	7.000	99.649	99.609	99.566	7.000	103.301	103.271	103.072	FICO 620 - 639	1.500
7.125	102.676	102.595	102.515	7.125	99.781	99.741	99.698	7.125	103.817	103.787	103.588	CA Property	0.150
7.250	102.568	102.538	102.339	7.250	99.504	99.396	99.290	7.250	104.238	104.208	104.009	Loan < \$50K (exception)	1.500
7.375	100.986	100.925	100.709					7.375	103.061	103.000	102.784	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	101.748	101.734	101.520	6.000	101.863	101.645	101.421	5.750	100.499	100.436	100.274	6.000	101.863	101.645	101.377
6.125	102.256	102.242	102.028	6.125	102.217	102.084	101.885	5.875	100.486	100.423	100.261	6.125	102.217	101.999	101.731
6.250	102.755	102.741	102.527	6.250	102.476	102.401	102.202	6.000	100.472	100.409	100.247	6.250	102.282	102.064	101.797
6.375	102.167	102.139	101.918	6.375	102.527	102.502	102.427	6.125	100.457	100.394	100.232	6.375	102.527	102.502	102.427
6.500	102.666	102.637	102.417	6.500	102.957	102.932	102.857	6.250	100.447	100.384	100.222	6.500	102.957	102.932	102.857
6.625	103.159	103.130	102.910	6.625	103.354	103.328	103.253					6.625	103.354	103.328	103.253
6.750	103.644	103.616	103.396	6.750	103.272	103.192	103.111					6.750	103.272	103.192	103.111
				6.875	103.118	103.038	102.958					6.875	103.118	103.038	102.958
				7.000	103.623	103.543	103.462					7.000	103.623	103.543	103.462
				7.125	103.988	103.908	103.828					7.125	103.988	103.908	103.828
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	100.718	100.638	100.507	6.250	102.076	102.001	101.802	6.125	100.457	100.394	100.232	6.250	102.076	102.001	101.802
5.875	100.932	100.852	100.721	6.375	101.834	101.809	101.734	6.250	100.447	100.384	100.222	6.375	101.834	101.809	101.734
6.000	101.254	101.174	101.043	6.500	102.305	102.279	102.204					6.500	102.305	102.279	102.204
6.125	101.551	101.471	101.340	6.625	102.591	102.566	102.491					6.625	102.591	102.566	102.491
6.250	101.814	101.873	101.932	6.750	102.130	102.066	101.969					6.750	102.130	102.066	101.969
6.375	101.723	101.782	101.841	6.875	101.806	101.725	101.645					6.875	101.806	101.725	101.645
6.500	102.153	102.212	102.270	7.000	102.310	102.230	102.150					7.000	102.310	102.230	102.150
6.625	102.319	102.378	102.436	7.125	102.676	102.595	102.515					7.125	102.676	102.595	102.515
6.750	99.369	99.341	99.121	7.250	102.568	102.538	102.339					7.250	102.568	102.538	102.339
				7.375	100.986	100.925	100.709					7.375	100.986	100.925	100.709

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

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

Residential 30 Yr Fixed		DSCR	
11.500	111.247	11.500	113.376
11.375	110.997	11.375	113.110
11.250	110.747	11.250	112.845
11.125	110.497	11.125	112.579
11.000	110.247	11.000	112.314
10.875	109.997	10.875	112.048
10.750	109.747	10.750	111.782
10.625	109.497	10.625	111.517
10.500	109.247	10.500	111.251
10.375	108.997	10.375	110.985
10.250	108.747	10.250	110.720
10.125	108.497	10.125	110.454
10.000	108.247	10.000	110.189
9.875	107.997	9.875	109.923
9.750	107.747	9.750	109.657
9.625	107.497	9.625	109.392
9.500	107.247	9.500	109.126
9.375	106.997	9.375	108.860
9.250	106.747	9.250	108.595
9.125	106.497	9.125	108.329
9.000	106.247	9.000	108.064
8.875	105.997	8.875	107.782
8.750	105.747	8.750	107.501
8.625	105.497	8.625	107.220
8.500	105.247	8.500	106.939
8.375	104.997	8.375	106.657
8.250	104.747	8.250	106.376
8.125	104.497	8.125	106.094
8.000	104.247	8.000	105.813
7.875	103.997	7.875	105.531
7.750	103.747	7.750	105.250
7.625	103.497	7.625	104.968
7.500	103.247	7.500	104.687
7.375	102.997	7.375	104.405
7.250	102.747	7.250	104.124
7.125	102.497	7.125	103.843
7.000	102.247	7.000	103.562
6.875	101.997	6.875	103.281
6.750	101.747	6.750	103.000
6.625	101.497	6.625	102.719
6.500	101.247	6.500	102.438
6.375	100.997	6.375	102.157
6.250	100.747	6.250	101.876
6.125	100.497	6.125	101.595
6.000	100.247	6.000	101.314
5.875	99.997	5.875	101.033
5.750	99.747	5.750	100.752
5.625	99.497	5.625	100.471
5.500	99.247	5.500	100.190

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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Effective: 9/12/2025 9:49

Non-QM UW Fee  
\$1,499

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

Lock Expirations		Lock Extensions	
30 Days	10/12/2025	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	
6.375%	97.750		6.375%	99.150	
6.500%	99.000		6.500%	100.150	
6.625%	99.750		6.625%	100.775	
6.750%	100.375		6.750%	101.275	
6.875%	100.900		6.875%	101.775	
6.990%	101.330		6.990%	102.250	
7.125%	101.730		7.125%	102.700	
7.250%	102.105		7.250%	103.114	
7.375%	102.480		7.375%	103.544	
7.500%	102.805		7.500%	103.946	
7.625%	103.055		7.625%	104.305	
7.750%	103.305		7.750%	104.618	
7.875%	103.555		7.875%	104.993	
7.990%	103.805		7.990%	105.298	
8.125%	104.055		8.125%	105.602	
8.250%	104.305		8.250%	105.899	
8.375%	104.555		8.375%	106.196	
8.500%	104.805		8.500%	106.477	
8.625%	105.055		8.625%	106.759	
8.750%	105.305		8.750%	107.040	
8.875%	105.555		8.875%	107.321	
8.990%	105.805		8.990%	107.587	
9.125%	106.055		9.125%	107.852	
Max Price (Owner Occ / 3Yr+ PPP)		101.500	Max Price (3Yr PPP)		101.500
Max Price (2 Yr PPP)		101.000	Max Price (2Yr PPP)		101.000
Max Price (1 Yr PPP)		100.000	Max Price (1Yr PPP)		100.500
Max Price (No Prepay)		99.500	Max Price (No Prepay)		99.500

Investor NQM -- LLPAs							
Other							
LTV	50	55	60	65	70	75	80
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A
Cash-Out   FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A
Cash-Out   FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500

Price Adjustments									
Residential NQM -- LLPAs									
Full Doc									
FICOxLTV	55	60	65	70	75	80	85	90	
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625	
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750	
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250	
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A	
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A	
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A	
660	-1.625	-1.750	-2.000	-2.375	-3.500	-5.000	N/A	N/A	
Bank Statement / No Ratio									
FICOxLTV	55	60	65	70	75	80	85	90	
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875	
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000	
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500	
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A	
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A	
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A	
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A	
Residential NQM -- LLPAs									
LTV	55	60	65	70	75	80	85	90	
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A	
Cash-Out   FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A	
Cash-Out   FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A	
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A	
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A	
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A	
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A	
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A	
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A	
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A	
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A	
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750	
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-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%

Declining Markets

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

Residential Highlights

Primary, Secondary Homes and NOO

Occupancy

Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties

Property Types

SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines

Loan Programs

Fully Amortized - 30 Year Fixed  
Interest Only - 40 Year Fixed 10 Yr I/O

Qual Payment - I/O

Qualify over the fully amortized period - 360 Months

Max Cash Out

Max Cash-Out = \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Cash-Out Proceeds may be used for reserve requirements

No Ratio

Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.

DC - Debt Consolidation

Defined as the payoff of any Mortgage/Title Lien including delinquent property taxes, any tradeline on credit and any Federal or State Tax Liens with an established Payment Plan. See guidelines for further clarity.

Prepayment Penalty

Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.

Investment Highlights

Non Owner Occupied Homes

Occupancy

Investment Properties Only

Property Types

SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines

Loan Program

Fully Amortized - 30 Year Fixed  
Interest Only - 30 Year Fixed 10 Yr I/O

DSCR Calculation

Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA

Gross Rents Defined

Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.

Unleased / Vacant Homes

Gross rents determined from Average Market Rents on Appraisal.  
Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions  
Unleased Properties (2+ Units): Max 1 vacant unit on refinances

Eligible Payoffs

Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property.

First Time Investors

Defined as borrowers without a 12 month rental property history over the most recent 12 months.

Max Cash Out

\$500,000. Refer to delayed financing guidelines for other restrictions.

Prepayment Penalty

Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.

Loss Payee Clause

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

Contact Us

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

Approved States

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

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# 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](http://www.uffwholesale.com)

Lock Expirations		Lock Extensions	
30 Days	10/12/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 9/12/2025 9:49

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

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

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	112.047	111.422	110.672
9.875	111.797	111.172	110.422
9.750	111.547	110.922	110.172
9.625	111.297	110.672	109.922
9.500	111.047	110.422	109.672
9.375	110.797	110.172	109.422
9.250	110.547	109.922	109.172
9.125	110.297	109.672	108.922
9.000	110.047	109.422	108.672
8.875	109.797	109.172	108.422
8.750	109.547	108.922	108.172
8.625	109.297	108.672	107.922
8.500	109.047	108.422	107.672
8.375	108.797	108.172	107.422
8.250	108.547	107.922	107.172
8.125	108.297	107.672	106.922
8.000	108.047	107.422	106.672
7.875	107.797	107.172	106.422
7.750	107.547	106.922	106.172
7.625	107.297	106.672	105.922
7.500	107.047	106.422	105.672
7.375	106.797	106.172	105.422
7.250	106.547	105.922	105.172
7.125	106.297	105.672	104.922
7.000	106.047	105.422	104.672
6.875	105.797	105.172	104.422
6.750	105.547	104.922	104.172
6.625	105.297	104.672	103.922
6.500	105.047	104.422	103.672
6.375	104.797	104.172	103.422
6.250	104.547	103.922	103.172
6.125	104.297	103.672	102.922
6.000	104.047	103.422	102.672
5.875	103.797	103.172	102.422
5.750	103.547	102.922	102.172
5.625	103.297	102.672	101.922
5.500	103.047	102.422	101.672
5.375	102.797	102.172	101.422
5.250	102.547	101.922	101.172
5.125	102.297	101.672	100.922
5.000	102.047	101.422	100.672

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
Limited Cash-Out Refinance	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
Cash-Out Refinance	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans & Limited Cash-Out Refinance	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refinance	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
	2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		

Mortgages with Subordinate Financing	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125

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

Loss Payee Clause	Contact Us	Approved States		
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a> 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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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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
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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 Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

Effective: 9/12/2025 9:49

Lock Expirations		Lock Extensions	
30 Days	10/12/2025	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	100.758	100.700	100.325
7.750	100.658	100.600	100.225
7.625	99.867	99.809	99.434
7.500	99.764	99.706	99.331
7.375	99.651	99.593	99.218
7.250	99.529	99.471	99.096

**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

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 Kansas City MO, 64150  
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Lock Expirations		Lock Extensions	
15 Days	9/27/2025	2 days	0.100
30 Days	10/12/2025	7 days	0.250
45 Days	10/27/2025	15 days	0.375
		30 days	0.625

Effective: 9/12/2025 9:49

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## Administration and Appraisal Fees

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

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



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

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

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