

8/6/2025 9:56

Effective:

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

	Lock Expirations	Lock Exten	sions
15 Days	8/21/2025	2 days	0.100
30 Days	9/5/2025	7 days	0.250
30 Days 45 Days	9/20/2025	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

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CON	IVENTION	AL 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	C	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	100.308	100.259	100.205	6.000	100.792	100.685	100.596	5.750	101.055	100.971	100.886	5.875	101.066	101.032	100.878
5.250	100.577	100.520	100.461	6.125	101.262	101.155	101.066	5.875	101.531	101.497	101.343	6.000	101.295	101.262	101.107
5.375	101.082	101.025	100.966	6.250	101.699	101.592	101.503	6.000	101.763	101.730	101.575	6.125	101.554	101.521	101.366
5.500	101.587	101.531	101.472	6.375	102.104	101.997	101.908	6.125	102.016	101.983	101.828	6.250	101.810	101.777	101.607
5.625	102.030	101.974	101.915	6.500	101.718	101.669	101.490	6.250	102.178	102.132	102.010	6.375	102.209	102.175	102.005
5.750	102.099	102.035	101.968	6.625	102.069	102.020	101.855	6.375	102.675	102.641	102.471	6.500	102.425	102.392	102.222
5.875	102.543	102.478	102.411	6.750	102.416	102.311	102.231	6.500	102.892	102.859	102.689	6.625	102.670	102.637	102.467
.000	102.953	102.889	102.822	6.875	102.761	102.657	102.576	6.625	103.131	103.098	102.928	6.750	102.834	102.801	102.631
.125	103.351	103.286	103.219	7.000	103.394	103.280	103.200	6.750	103.190	103.157	102.986	6.875	103.217	103.184	103.014
.250	103.591	103.609	103.496	7.125	103.799	103.686	103.605	6.875	103.677	103.644	103.474	7.000	103.370	103.336	103.166
CO	NV 30 YR I	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	SH BAL	C	DNV 15 YR	FIXED HI	SH BAL	CO	NV 10 YR	FIXED HIG	H BAL
ate	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
.500	101.181	101.133	100.954	6.500	100.954	100.906	100.792	6.250	99.940	99.906	99.736	6.250	99.513	99.480	99.310
.625	101.516	101.468	101.289	6.625	101.343	101.294	101.190	6.375	100.354	100.321	100.151	6.375	99.819	99.786	99.616
.750	101.438	101.374	101.307	6.750	101.488	101.438	101.374	6.500	100.526	100.493	100.323	6.500	100.084	100.050	99.880
.875	101.784	101.719	101.652	6.875	101.834	101.784	101.719	6.625	100.714	100.680	100.510	6.625	100.330	100.297	100.127
.000	102.121	102.057	101.990	7.000	102.171	102.121	102.057	6.750	100.654	100.620	100.450	6.750	100.227	100.194	100.024
.125	102.403	102.338	102.271	7.125	102.453	102.403	102.338	6.875	101.050	101.016	100.846	6.875	100.520	100.487	100.317
.250	102.002	101.897	101.787	7.250	102.084	102.002	101.897	7.000	101.162	101.128	100.958	7.000	100.715	100.682	100.512
.375	102.329	102.224	102.114	7.375	102.412	102.329	102.224	7.125	101.278	101.245	101.075	7.125	100.900	100.867	100.697
7.500	102.537	102.432	102.322	7.500	102.620	102.537	102.432	7.250	99.520	99.411	99.277	7.250	99.520	99.411	99.277
'.625	102.694	102.589	102.479	7.625	102.776	102.694	102.589					<u> </u>			
	COED	/C ADNAC			COED	Z/C ADNAC			COED 1	O/C ADM	c		Mina Deina	A ali	
	SOFR	5/6 ARMS			SUFR	7/6 ARMS			SOFR 1	lo/6 ARM	5	1	Misc Price	Adjustme	
												I	nds (Non-CA) nds (CA Only)		0.250
													er, LTV <= 75		
													er, LTV <= 73 er, LTV 75.01-8	20	2.125 3.375
												I I	er, LTV > 80		4.125
	No Current	Program Da	nta		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit	CI, EIV > 00		1.000
	NO Current	Trogram	ita		No current	riogiani	ata		No curren	t i i ogialii D	ata	Condo, LT	V > 75		0.750
												FICO < 66			0.730
													\$50K < \$100K		0.500
													OK (exception of		1.500
												Loan < 55	ok (exception)	Jilly)	1.300
		ss Payee			Lo	ck Desk H	lours			tact Us				ed States	
	United Fidelit	, 0			8:3	0am - 5:00p	om CST	l	ail: locks@			1 ' '	A, CO, FL, GA		
			wy, Suite 27	5	Lock O	nline Unitl 8	:00pm CST		Lock Desk: (,		ME, MI, N	1N, MO, NC, 1		
	Kar	nsas City, Mo	ש4150 כ						nside Sales:	(816) 457-	6300		SC, IN, IX	, VA, WA,W	·



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15 Days	8/21/2025	2 days	0.100			
15 Days 30 Days	9/5/2025	7 days	0.250			
45 Days	9/20/2025	15 days	0.375			
		30 days	0.625			

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Effective:		8/6/2025 9:5	16							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
Purchase Money Loans – LLPA by Credit Score/LTV Ratio										Refinance	Loans -	LLPA by	Credit Sco	ore/LTV	
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	ge for all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%						0.125%	≥ = 780	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% 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 – 679 640 - 659			0.750% 1.125%							660 – 679 640 - 659	0.375% 0.375%		2.750% 3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639			1.500%							≤ 639	0.375%		3.375%		5.125%
	litional LL									Additional L	LPAs by L				
7100	itional 22	7.0 5, 2	-our ruu				00 11.01.0	Louno				Refinan			
Loan Feature	> 00/	. 000/	. 000/		TV Rang		. 050/	. 000/	. 0 = 0/	Loan Feature	. 20/		LTV Rang		. 750/
Adjustable-rate	>0%	>30%	>60% 0.000%	> 70%	>75%	>80%	>85%	> 90%	> 95%	Condo	> 0% 0.000%	>30%	>60% 0.125%	> 70% 0.125%	> 75% 0.750%
Condo			0.000%							Investment	1.125%		1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	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%		0.875%				1.875%	1.875%						
	Limited	Cash-ou	t Refinan		.TV Rang		e/LIV Ra	itio		All LLPA		warved for meReady	_	llowing lo	ans
Credit Score		Annli	cable for				r than 15	voare		Loans to first-tir				incomo <1	00% area
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			•		igh-cost are	
≥ = 780	0.000%		0.000%						0.375%	Loa	ns meeting	Duty to S	Serve requ	irements	
760 – 779	0.000%	0.000%	0.125%	_	0.875%		0.750%	_	0.625%			•			
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	S						
Loan Feature	>0%	>30%	>60%	>70%	.TV Rang >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%		0.000%		0.000%	0.250%	0.250%						
mortgage Condo			0.125%					0.750%							
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 fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						
ARM Subordinate	1.23070	1.20070		1.00070											



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 15 Days
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Effective	e:	8/6/2025 9	:56						wv	VW.UFFEAG	LE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	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
6.000	101.342	101.158	100.935	5.875	100.972	100.939	100.769	5.375	98.275	98.212	98.050	FICO 740	- 779		0.000
5.125	101.704	101.596	101.429	6.000	101.504	101.470	101.300	5.500	98.261	98.198	98.082	FICO 680	- 739		0.125
5.250	102.105	101.920	101.695	6.125	102.026	101.992	101.822	5.625	98.682	98.654	98.625	FICO 660	- 679		0.250
5.375	102.139	102.082	101.975	6.250	102.534	102.500	102.330	5.750	98.864	98.801	98.639	FICO 640	- 659		0.500
5.500	102.687	102.631	102.524	6.375	101.978	101.944	101.774	5.875	98.877	98.849	98.820	FICO 620	- 639		1.500
6.625	103.092	103.035	102.928	6.500	102.489	102.456	102.286	6.000	99.407	99.379	99.351				
5.750	103.353	103.303	103.253	6.625	102.992	102.959	102.789	6.125	99.877	99.849	99.821	Non-Owr	ner		0.500
5.875	103.229	103.179	103.129	6.750	103.489	103.456	103.286	6.250	98.819	98.756	98.594		ount \$50K < \$1		0.500
7.000	103.742	103.692	103.643									I	50K (exception		1.500
7.125	104.191	104.142	104.092	↓									treamline Loan		0.250
_	114 20 VD	er a dans	l- D-1	-	LIA 4E VD	er a dinas	- D-I	0.1	IDAL HOU	CINIC 20 V	in Fire I	All FHA R	efinance Loans		0.125
	HA 30 YR				HA 15 YR				IRAL HOU				USDA - Pric	e Adjustm	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
6.250	101.493	101.308	101.073	6.250	98.337	98.242	98.167	6.250	102.306	102.242	102.075	FICO 740			0.000
6.375	101.446	101.389	101.283	6.375	98.565	98.478	98.411	6.375	101.835	101.754	101.571	FICO 700			0.125
6.500	102.035	101.978	101.871	6.500	98.797	98.706	98.639	6.500	102.428	102.348	102.164	FICO 680			0.250
5.625 5.750	102.329	102.273 102.160	102.166 102.111	6.625	99.007	98.935 99.181	98.868 99.064	6.625	102.953 103.462	102.873 103.381	102.690	FICO 660			0.375
5.750 5.875	102.210 101.916	102.160	102.111	6.750 6.875	99.214 99.346	99.181	99.064	6.750 6.875	103.462	103.381	103.198 102.576	FICO 640 FICO 620			0.875
7.000	101.916	101.867	101.817	7.000	99.346	99.297	99.363	7.000	102.838	102.759	102.576	CA Prope			1.500 0.150
7.000	102.430	102.829	102.330	7.000	99.479	99.430	99.490	7.125	103.393	103.857	103.133	11	50K (exception	١	1.500
7.250	102.709	102.630	102.447	7.250	99.520	99.411	99.277	7.123	104.379	104.300	104.117	11	finance Loans)	0.125
7.375	101.440	101.377	101.210	17.230	33.320	33.411	33.211	7.236	103.297	103.233	103.066		t. Adjustments	may annly	0.125
7.575	101.440	101.577	101.210	1				7.575	103.237	103.233	103.000	Others	t. Aujustinents	пау арргу	
						\overline{GOV}	/ERN	NAE	NIT \	/Λ		1			
	VA 15	YR Fixed				YR Fixed	LUI			ARM 1/1	/E		VA 20 VB	Fixed IRF	DI
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	101.504	101.470	101.300	6.000	101.342	101.158	100.935	5.750	98.864	98.801	98.639	6.000	101.342	101.158	100.923
6.125	102.026	101.992	101.822	6.125	101.704	101.596	101.429	5.875	98.853	98.790	98.628	6.125	101.704	101.519	101.284
6.250	102.534	102.500	102.330	6.250	102.105	101.920	101.695	6.000	98.843	98.780	98.618	6.250	102.105	101.920	101.686
6.375	101.978	101.944	101.774	6.375	102.139	102.082	101.975	6.125	98.832	98.769	98.607	6.375	102.139	102.082	101.975
6.500	102.489	102.456	102.286	6.500	102.687	102.631	102.524	6.250	98.819	98.756	98.594	6.500	102.687	102.631	102.524
6.625	102.992	102.959	102.789	6.625	103.092	103.035	102.928					6.625	103.092	103.035	102.928
6.750	103.489	103.456	103.286	6.750	103.353	103.303	103.253					6.750	103.353	103.303	103.253
				6.875	103.229	103.179	103.129					6.875	103.229	103.179	103.129
				7.000	103.742	103.692	103.643					7.000	103.742	103.692	103.643
				7.125	104.191	104.142	104.092					7.125	104.191	104.142	104.092
,	VA 15 YR F	ived High	Pal	 	/A 30 YR F	ived High	Pal		\/A E /	1 ARM HE			VA 30 YR F	ived IDDD	LUD
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	100.646	100.582	100.468	6.250	101.493	101.308	101.073	6.125	98.532	98.469	98.307	6.250	101.493	101.308	101.073
5.875	100.881	100.817	100.703	6.375	101.446	101.389	101.283	6.250	98.519	98.456	98.294	6.375	101.446	101.389	101.283
5.000	101.219	101.155	101.041	6.500	102.035	101.978	101.871	[]				6.500	102.035	101.978	101.871
5.125	101.517	101.453	101.339	6.625	102.329	102.273	102.166	[]				6.625	102.329	102.273	102.166
5.250	101.482	101.461	101.439	6.750	102.210	102.160	102.111	[]				6.750	102.210	102.160	102.111
5.375	101.402	101.381	101.360	6.875	101.916	101.867	101.817	[]				6.875	101.916	101.867	101.817
5.500	101.838	101.816	101.795	7.000	102.430	102.380	102.330	[]				7.000	102.430	102.380	102.330
6.625	102.003	101.981	101.960	7.125	102.879	102.829	102.780	П				7.125	102.879	102.829	102.780
5.750	99.214	99.181	99.011	7.250	102.709	102.630	102.447	[]				7.250	102.709	102.630	102.447
				7.375	101.440	101.377	101.210	∤				7.375	101.440	101.377	101.210
			VA Price		ts			7-					- T-		9825
FICO>=74			0.000	VA Loans			0.250								
FICO 680			0.125	Non-Owne			0.500			SE	RVING	THOS	SE TH	TSE	BVE
FICO 660			0.250		unt \$50K < \$1		0.500			SE	V	G. W	IRRE		
FICO 640			2.000	Loan < \$50	OK (exception	only)	1.500					O V	S Unifile	Lo	
FICO 620	- 639		3.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Corp ISAOA A	TIMA				Em	ail: locks@		ge.com	AR, AZ, C	CA, CO, FL, GA		
			kwy, Suite 27	5	1	0am - 5:00p nline Unitl 8			Lock Desk: ((816) 457-6	5440	ME, MI, N	ΛΝ, MO, NC,	NE, NH, NM	, NV, OK, O
	Kar	nsas City, M	0 64150		LUCK U	mare Office 8	.00pm C31	Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	l
			@ 2021	Contact of Products	F	- NAME C #24	201		- Df:	0.1.11.11	P. 4. 21 . 42 . 4				



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

 0 Days
 9/5/2025
 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***

Effective:	8/6/2025 9:5	6	
			NON-QM:
Residentia	ll 30 Yr Fixed		DSCR
11.500	110.727	11.500	112.836
11.375	110.477	11.375	112.570
11.250	110.227	11.250	112.305
11.125	109.977	11.125	112.039
11.000	109.727	11.000	111.774
10.875	109.477	10.875	111.508
10.750	109.227	10.750	111.242
10.625	108.977	10.625	110.977
10.500	108.727	10.500	110.711
10.375	108.477	10.375	110.445
10.250	108.227	10.250	110.180
10.125	107.977	10.125	109.914
10.000	107.727	10.000	109.649
9.875	107.477	9.875	109.383
9.750	107.227	9.750	109.117
9.625	106.977	9.625	108.852
9.500	106.727	9.500	108.586
9.375	106.477	9.375	108.320
9.250	106.227	9.250	108.055
9.125	105.977	9.125	107.789
9.000	105.727	9.000	107.524
8.875	105.477	8.875	107.242
8.750	105.227	8.750	106.961
8.625	104.977	8.625	106.680
8.500	104.727	8.500	106.399
8.375	104.477	8.375	106.117
8.250	104.227	8.250	105.836
8.125	103.945	8.125	105.554
8.000	103.664	8.000	105.273
7.875	103.352	7.875	104.961
7.750	103.039	7.750	104.648
7.625	102.664	7.625	104.273
7.500	102.289	7.500	103.898
7.375	101.914	7.375	103.523
7.250	101.539	7.250	103.086
7.125	101.164	7.125	102.648
7.000	100.789	7.000	102.148
6.875	100.352	6.875	101.648
6.750	99.914	6.750	101.086
6.625	99.414	6.625	100.523
6.500	98.914	6.500	99.961
6.375	98.352	6.375	99.336
6.250	97.789	6.250	98.648

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

6.125

6.000

5.875

5.750

5.625

5.500

97.961 97.273

96.523

95.773

95.023

94.273

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

97.164

96.539

95.852

95.164

94.477

93.790

6.125

6.000

5.875

5.750

5.625

5.500

Credit Score	Loan Type LLPAs Property LLPAs	(Tighter credit l	oox, l	best	prici	ing)					
Pull Doc	Loan Type LLPAs Property LLPAs	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
Pull Doc Pull Doc	Loan Type LLPAs Property LLPAs	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
Pull Doc Pull Pull Pull Pull Pull Pull Pull Pu	Loan Type LLPAs Property LLPAs	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
Full Doc	Loan Type LLPAs Property LLPAs	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
Math Date Math	Loan Type LLPAs Property LLPAs	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Mill Doc Mill Pick Mill	Loan Size Loan Type LLPAs Property LLPAs	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
Care	Loan Size Loan Type LLPAs Property LLPAs	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
All Doc	Loan Size Loan Type LLPAs Property LLPAs	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
No. No.	Loan Size Loan Type LLPAs Property LLPAs	640 - 659									
Tring Tri	Loan Size Loan Type LLPAs Property LLPAs	620 - 639									
Alt Doc Part Part	Loan Size Loan Type LLPAs Property LLPAs	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
Alt Doe 1.375	Loan Size Loan Type LLPAs Property LLPAs	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
Alt Doc 680 - 699	Loan Size Loan Type LLPAs Property LLPAs	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
Second Home Color Color	Loan Size Loan Type LLPAs Property LLPAs	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Credit LIPA Color Color	Loan Type LLPAs Property LLPAs	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
Foreity For	Loan Type LLPAs Property LLPAs	680 - 699			-0.625					-	-
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	Loan Type LLPAs Property LLPAs		-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
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	Loan Type LLPAs Property LLPAs	640 - 659									
Loan Size	Loan Type LLPAs Property LLPAs										
SS_0mm, <=\$2.5mm	Loan Type LLPAs Property LLPAs		_								
Second Home Condo Condo	Loan Type LLPAs Property LLPAs										
Non-Warrantable Condo Planta Plan	Property LLPAs										
DTI 5.0.01 - 55 0.000 -0.125 -0.250 -0.250 -0.250 -0.375 -0.500 -	Property LLPAs										
Interest Only -0.250 -0.375 -0.500 -0.625 -0.750 -1.000 -1.500 -1.	Property LLPAs	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625					
Loan Type Lipha	Property LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
Purchase 0.325 0.325 0.325 0.325 0.325 0.325 0.325 0.325 0.325 0.000 0.000	Property LLPAs	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
Cashout Debt Consolidation -0.375 -0.375 -0.500 -0.750 -0.875 -1.250 -1.500 -0.750 -0.875	Property LLPAs	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Cashout Debt Consolidation -0.375 -0.375 -0.500 -0.750 -0.875 -1.250 -1.500 - -	Property LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
Property LLPAs	LLPAs	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
Property Property	LLPAs	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
Condo Coop	LLPAs	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
Property Non - Warrantable Condo -0.375 -0.500 -0.500 -0.625 -0.625 -0.625 -0.750 -0.875 -1.250 -	LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property Non - Warrantable Condo -0.375 -0.500 -0.500 -0.625 -0.625 -0.625 -0.750 -0.875 -1.250 -	LLPAs	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	_
Non - Warrantable Condo -0.375 -0.375 -0.500 -0.500 -0.625 -0.750 -0.750 - - -	LLPAs										
Multi Unit -0.250 -0.250 -0.375 -0.375 -0.500 -0.500 -0.750 -1.250 -		Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
Tier 2 States: Other* 0.000 0.000 0.000 0.250<	F.H.D.									-1.250	
	E.H.D.										0.250
0.000 0.000 0.000 0.000 0.000 0.000	E-II D	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	F. 11 D	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs Asset Depletion/Asset Qualifier 0.000 0.000 0.000 -0.250 -0.250 -0.250 0.000			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	LLPAS		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			0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc LLPAs 12 Month CPA PnL 0.000 0.000 0.000 -0.250 -0.375 -0.625			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	LLIAS	12 Month CPA PhL									

	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

_								
	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
 9/5/2025
 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	_
6.625%	99.050	
6.750%	99.550	
6.875%	100.050	
6.990%	100.425	
7.125%	100.800	
7.250%	101.113	
7.375%	101.425	
7.500%	101.725	
7.625%	102.000	
7.750%	102.275	
7.875%	102.550	
7.990%	102.800	
8.125%	103.050	
8.250%	103.300	
8.375%	103.550	
8.500%	103.800	
8.625%	104.050	
8.750%	104.300	
8.875%	104.550	
8.990%	104.800	
9.125%	105.050	
9.250%	105.300	
9.375%	105.550	
Max Pri	ice (Owner Occ / 2Yr+ PPP)	102.000
ı	Max Price (1 Yr PPP)	100.500
M	lax Price (No Prepay)	99.500

	IN	UN-Q
In	vestor 30YR Fixed	
Rate	30 Day	
6.625%	99.900	
6.750%	100.410	
6.875%	100.879	
6.990%	101.340	
7.125%	101.770	
7.250%	102.184	
7.375%	102.598	
7.500%	103.028	
7.625%	103.430	
7.750%	103.789	
7.875%	104.102	
7.990%	104.477	
8.125%	104.782	
8.250%	105.086	
8.375%	105.383	
8.500%	105.680	
8.625%	105.961	
8.750%	106.242	
8.875%	106.524	
8.990%	106.805	
9.125%	107.071	
9.250%	107.336	
9.375%	107.524	
Max Price (Ow	•	102.000
Max Price (1Yr	PPP)	100.500
Max Price (No	Prepay)	99.500

Investor NQM LLPAs									
			Othe	r					
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		

			ice Adjustmontial NQN		,			
		Reside	Full Doc		S			
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 St	atement ,	/ No Rat	io			
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 ntial NQN	-2.875	-3.750	-5.250	N/A	N/A
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	_	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 ITIN	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
Asset Utilization	-3.000 -0.125	-3.000 -0.125	-3.000 -0.375	-3.000 -0.375	-3.000 -0.375	N/A -0.375	N/A N/A	N/A N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.373	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.123	-0.123	-0.250	-0.300 N/A	-0.730 N/A
1099 *		-0.500	-0.730	-0.500	-0.500	-0.500	-0.750	-0.750
1033			IQM LLP		0.300	0.500	0.750	0.730
			x/3YrPr					
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	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		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)
ψ1,500,000	O WIOTIUTS	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 141011010	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	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV 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 -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 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	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 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	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum 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 Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid to the prepaid to the prepa	equires 720+ FIG linimum Reserv luding 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%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid to the prepaid to the prepa	equires 720+ FIG linimum Reserv luding 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%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	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 linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate 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%, 1' structure; OR 2-Year penalty with 2%, 1% st	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	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	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 linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate 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%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	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	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er 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 linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate 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%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	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 -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	iirement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	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	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- contized perio- continue perio-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute 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%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	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	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed 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 linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR 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	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	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	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt 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 linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b 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%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	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	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. contized with any Mortgag- crity. contized with any Mortgag- critical mort period with any Mortgag- critical mort	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest 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%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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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	
30 Days	9/5/2025	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	112.218	111.593	110.843
9.875	111.968	111.343	110.593
9.750	111.718	111.093	110.343
9.625	111.468	110.843	110.093
9.500	111.218	110.593	109.843
9.375	110.968	110.343	109.593
9.250	110.718	110.093	109.343
9.125	110.468	109.843	109.093
9.000	110.218	109.593	108.843
8.875	109.968	109.343	108.593
8.750	109.718	109.093	108.343
8.625	109.468	108.843	108.093
8.500	109.218	108.593	107.843
8.375	108.968	108.343	107.593
8.250	108.718	108.093	107.343
8.125	108.384	107.759	107.009
8.000	108.050	107.425	106.675
7.875	107.716	107.091	106.341
7.750	107.363	106.738	105.988
7.625	106.992	106.367	105.617
7.500	106.601	105.976	105.226
7.375	106.191	105.566	104.816
7.250	105.761	105.136	104.386
7.125	105.311	104.686	103.936
7.000	104.841	104.216	103.466
6.875	104.351	103.726	102.976
6.750	103.843	103.218	102.468
6.625	103.317	102.692	101.942
6.500	102.774	102.149	101.399
6.375	102.213	101.605	100.855
6.250	101.636	101.100	100.350
6.125	101.043	100.582	99.832
6.000	100.435	100.049	99.299
5.875	99.811	99.504	98.754
5.750	99.173	98.946	98.196
5.625	98.522	98.375	97.625
5.500	97.856	97.731	96.981
5.375	97.176	97.051	96.301
5.250	96.483	96.358	95.608
5.125	95.777	95.652	94.902
5.000	95.059	94.934	94.184

	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
LUalis	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
Keilliance	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
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						
		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	1
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA	



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

Lock Expirations
30 Days 9/5/2025

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 8/6/2025 9:56

FIXED SECONDS

RESID	DENTIAL	INV	/ESTOR
Rate	30 Day	Rate	30 Day
12.625	112.875	13.375	111.875
12.500	112.625	13.250	111.750
12.375	112.375	13.125	111.625
12.250	112.125	13.000	111.500
12.125	111.875	12.875	111.375
12.000	111.625	12.750	111.250
11.875	111.375	12.625	111.000
11.750	111.125	12.500	110.750
11.625	110.875	12.375	110.500
11.500	110.625	12.250	110.250
11.375	110.375	12.125	110.000
11.250	110.125	12.000	109.750
11.125	109.875	11.875	109.500
11.000	109.625	11.750	109.250
10.875	109.375	11.625	109.000
10.750	109.125	11.500	108.750
10.625	108.875	11.375	108.500
10.500	108.625	11.250	108.250
10.375	108.375	11.125	108.000
10.250	108.125	11.000	107.750
10.125	107.750	10.875	107.500
10.000	107.375	10.750	107.250
9.875	107.000	10.625	107.000
9.750	106.625	10.500	106.750
9.625	106.250	10.375	106.500
9.500	105.875	10.250	106.250
9.375	105.500	10.125	105.875
9.250	105.125	10.000	105.500
9.125	104.750	9.875	105.125
9.000	104.375	9.750	104.750
8.875	104.000	9.625	104.375
8.750	103.625	9.500	104.000
8.625	103.125	9.375	103.625
8.500	102.625	9.250	103.125
8.375	102.125	9.125	102.625
8.250	101.625	9.000	102.125
8.125	101.125	8.875	101.625
8.000	100.375	8.750	100.875
7.875	99.625	8.625	100.125
7.750	98.875	8.500	99.375
7.625	98.125		

				RESI	IDENTIAL PRIC	E 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)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗄	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)		
<u> </u>	≥ 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)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
•	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)
\	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
튭	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
L	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)			
5	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	1013, NC, NC, NC, NN, NN, NN, ON, ON, ON, TA, SC, TN, TA, VA, WI, WA



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

	Lock Expirations	Lock E	xtensions
30 Days	9/5/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		20 days	0.625

Effective: 8/6/2025 9:56

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	
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	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	8/21/2025	2 days	0.100
30 Days	9/5/2025	7 days	0.250
45 Days	9/20/2025	15 days	0.375
		30 days	0.625

Effective: 8/6/2025 9:56 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