



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

Lock Expirations		Lock Extensions	
15 Days	9/26/2025	2 days	0.100
30 Days	10/11/2025	7 days	0.250
45 Days	10/26/2025	15 days	0.375
		30 days	0.625

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

Effective: 9/11/2025 10:44

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	101.747	101.708	101.653	6.000	101.791	101.693	101.615	5.750	101.746	101.718	101.540	5.875	101.790	101.762	101.584
6.250	101.587	101.540	101.484	6.125	102.237	102.139	102.061	5.875	102.257	102.229	102.051	6.000	102.008	101.980	101.802
6.375	102.091	102.044	101.988	6.250	102.650	102.553	102.475	6.000	102.479	102.451	102.273	6.125	102.208	102.180	102.002
6.500	102.562	102.516	102.459	6.375	103.031	102.934	102.856	6.125	102.769	102.741	102.563	6.250	102.330	102.301	102.093
6.625	102.917	102.870	102.814	6.500	102.581	102.534	102.318	6.250	102.700	102.658	102.620	6.375	102.723	102.695	102.486
6.750	102.732	102.693	102.638	6.625	102.874	102.827	102.611	6.375	103.191	103.162	102.953	6.500	102.924	102.896	102.687
6.875	103.202	103.163	103.108	6.750	103.103	103.010	102.940	6.500	103.427	103.398	103.190	6.625	103.101	103.072	102.863
7.000	103.630	103.591	103.536	6.875	103.424	103.331	103.261	6.625	103.669	103.641	103.432	6.750	103.257	103.229	103.020
7.125	103.968	103.929	103.874	7.000	103.421	103.374	103.246	6.750	103.613	103.585	103.376	6.875	103.618	103.590	103.381
7.250	103.818	103.787	103.734	7.125	103.753	103.706	103.627	6.875	104.085	104.056	103.847	7.000	103.784	103.755	103.546
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	102.057	102.010	101.793	6.500	101.933	101.889	101.842	6.250	100.512	100.483	100.274	6.250	100.085	100.056	99.848
6.625	102.305	102.258	102.145	6.625	102.292	102.248	102.201	6.375	100.923	100.895	100.686	6.375	100.388	100.359	100.150
6.750	101.745	101.706	101.651	6.750	101.783	101.745	101.706	6.500	101.094	101.065	100.856	6.500	100.631	100.602	100.393
6.875	102.141	102.094	101.967	6.875	102.099	102.061	102.022	6.625	101.279	101.250	101.041	6.625	100.818	100.790	100.581
7.000	102.626	102.579	102.309	7.000	102.403	102.365	102.326	6.750	101.130	101.102	100.893	6.750	100.705	100.676	100.467
7.125	102.875	102.828	102.558	7.125	102.659	102.622	102.583	6.875	101.514	101.485	101.277	6.875	100.981	100.953	100.744
7.250	102.491	102.460	102.193	7.250	102.373	102.342	102.075	7.000	101.634	101.606	101.397	7.000	101.171	101.142	100.934
7.375	102.959	102.928	102.661	7.375	102.772	102.740	102.474	7.125	101.778	101.750	101.541	7.125	101.329	101.301	101.092
7.500	103.404	103.373	103.106	7.500	103.112	103.081	102.814	7.250	99.516	99.401	99.287	7.250	99.516	99.401	99.287
7.625	103.584	103.553	103.286	7.625	103.304	103.273	103.006								
SOFR 5/6 ARMS				SOFR 7/6 ARMS				SOFR 10/6 ARMS				Misc Price Adjustments			
No Current Program Data				No Current Program Data				No Current Program Data				No Impounds (Non-CA)		0.250	
												No Impounds (CA Only)		0.150	
												Non-Owner, LTV <= 75		2.125	
												Non-Owner, LTV 75.01-80		3.375	
												Non-Owner, LTV > 80		4.125	
												2-4 Unit		1.000	
												Condo, LTV > 75		0.750	
												FICO < 660		0.500	
												Loan Amt \$50K < \$100K		0.500	
												Loan < \$50K (exception only)		1.500	
Loss Payee Clause				Lock Desk Hours				Contact Us				Approved States			
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150				8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST				Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300				AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH SC, TN, TX, VA, WA,WI			

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GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.000	101.964	101.746	101.478	5.875	101.324	101.296	101.087	5.375	100.068	100.005	99.843	FICO >=780	0.000
6.125	102.280	102.113	101.918	6.000	101.838	101.809	101.600	5.500	100.058	99.995	99.833	FICO 740 - 779	0.000
6.250	102.507	102.432	102.237	6.125	102.345	102.317	102.108	5.625	100.047	99.984	99.822	FICO 680 - 739	0.125
6.375	102.560	102.518	102.427	6.250	102.845	102.817	102.608	5.750	100.653	100.590	100.428	FICO 660 - 679	0.250
6.500	102.993	102.951	102.859	6.375	102.265	102.237	102.028	5.875	100.641	100.578	100.416	FICO 640 - 659	0.500
6.625	103.395	103.353	103.261	6.500	102.765	102.737	102.528	6.000	100.627	100.564	100.402	FICO 620 - 639	1.500
6.750	103.465	103.431	103.398	6.625	103.259	103.230	103.021	6.125	100.612	100.549	100.387	Non-Owner	0.500
6.875	103.273	103.240	103.206	6.750	103.745	103.717	103.508	6.250	100.601	100.538	100.376	Loan Amount \$50K < \$100K	0.500
7.000	103.780	103.747	103.713									Loan < \$50K (exception only)	1.500
7.125	104.157	104.124	104.090									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	101.735	101.532	101.337	6.250	98.648	98.612	98.569	6.250	102.807	102.732	102.537	FICO >=780	0.000
6.375	101.868	101.826	101.734	6.375	98.868	98.831	98.788	6.375	102.056	101.995	101.788	FICO 740 - 779	0.000
6.500	102.340	102.299	102.207	6.500	99.152	99.116	99.073	6.500	102.623	102.563	102.355	FICO 700 - 739	0.125
6.625	102.633	102.591	102.499	6.625	99.344	99.307	99.264	6.625	103.123	103.062	102.855	FICO 680 - 699	0.250
6.750	102.322	102.289	102.255	6.750	99.470	99.442	99.254	6.750	103.606	103.546	103.338	FICO 660 - 679	0.375
6.875	101.961	101.927	101.894	6.875	99.525	99.488	99.445	6.875	102.791	102.760	102.573	FICO 640 - 659	0.875
7.000	102.468	102.434	102.401	7.000	99.685	99.648	99.606	7.000	103.325	103.295	103.107	FICO 620 - 639	1.500
7.125	102.845	102.811	102.778	7.125	99.818	99.781	99.738	7.125	103.843	103.813	103.626	CA Property	0.150
7.250	102.595	102.565	102.532	7.250	99.516	99.401	99.287	7.250	104.265	104.235	104.048	Loan < \$50K (exception)	1.500
7.375	101.073	101.012	100.805					7.375	103.148	103.087	102.880	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	101.838	101.809	101.600	6.000	101.964	101.746	101.478	5.750	100.653	100.590	100.428	6.000	101.964	101.746	101.478
6.125	102.345	102.317	102.108	6.125	102.280	102.113	101.918	5.875	100.641	100.578	100.416	6.125	102.280	102.062	101.794
6.250	102.845	102.817	102.608	6.250	102.507	102.432	102.237	6.000	100.627	100.564	100.402	6.250	102.348	102.130	101.863
6.375	102.265	102.237	102.028	6.375	102.560	102.518	102.427	6.125	100.612	100.549	100.387	6.375	102.560	102.518	102.427
6.500	102.765	102.737	102.528	6.500	102.993	102.951	102.859	6.250	100.601	100.538	100.376	6.500	102.993	102.951	102.859
6.625	103.259	103.230	103.021	6.625	103.395	103.353	103.261					6.625	103.395	103.353	103.261
6.750	103.745	103.717	103.508	6.750	103.465	103.431	103.398					6.750	103.465	103.431	103.398
				6.875	103.273	103.240	103.206					6.875	103.273	103.240	103.206
				7.000	103.780	103.747	103.713					7.000	103.780	103.747	103.713
				7.125	104.157	104.124	104.090					7.125	104.157	104.124	104.090
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	100.864	100.784	100.654	6.250	101.735	101.532	101.337	6.125	100.612	100.549	100.387	6.250	101.735	101.532	101.337
5.875	101.079	100.999	100.868	6.375	101.868	101.826	101.734	6.250	100.601	100.538	100.376	6.375	101.868	101.826	101.734
6.000	101.402	101.322	101.191	6.500	102.340	102.299	102.207					6.500	102.340	102.299	102.207
6.125	101.700	101.620	101.489	6.625	102.633	102.591	102.499					6.625	102.633	102.591	102.499
6.250	101.591	101.510	101.430	6.750	102.322	102.289	102.255					6.750	102.322	102.289	102.255
6.375	101.501	101.420	101.340	6.875	101.961	101.927	101.894					6.875	101.961	101.927	101.894
6.500	101.932	101.852	101.771	7.000	102.468	102.434	102.401					7.000	102.468	102.434	102.401
6.625	102.100	102.020	101.939	7.125	102.845	102.811	102.778					7.125	102.845	102.811	102.778
6.750	99.470	99.442	99.233	7.250	102.595	102.565	102.378					7.250	102.595	102.565	102.378
				7.375	101.073	101.012	100.805					7.375	101.073	101.012	100.805

VA Price Adjustments

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



Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
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Non-QM UW Fee
\$1,499

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		7 days	0.250
		15 days	0.375
		30 days	0.625

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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	103.842
7.000	102.247	7.000	103.561
6.875	101.997	6.875	103.279
6.750	101.747	6.750	103.000
6.625	101.497	6.625	102.718
6.500	101.247	6.500	102.437
6.375	100.997	6.375	102.155
6.250	100.747	6.250	101.874
6.125	100.497	6.125	101.592
6.000	100.247	6.000	101.311
5.875	100.000	5.875	101.030
5.750	99.750	5.750	100.749
5.625	99.500	5.625	100.468
5.500	99.250	5.500	100.187

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	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
Loan Type LPAs	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Property LPAs	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
Full Doc LPAs	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
Alt Doc LPAs	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-

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

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

Minimum Loan Size \$150,000

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type 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: 9/11/2025 10:44

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	
30 Days	10/11/2025	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%

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

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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Non-QM UW Fee
\$1,395

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

Lock Expirations		Lock Extensions	
30 Days	10/11/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 9/11/2025 10:44

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	>= 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
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
Cash-Out Refinance	>= 780	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	760 - 779	-0.375	-0.375	-0.625	-0.875	-1.375		
	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		

	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
	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
Cash-Out Refinance	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
	High Balance Fixed - Rate	-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		

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

Effective: 9/11/2025 10:44

Lock Expirations		Lock Extensions	
30 Days	10/11/2025	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

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

Lock Expirations		Lock Extensions	
15 Days	9/26/2025	2 days	0.100
30 Days	10/11/2025	7 days	0.250
45 Days	10/26/2025	15 days	0.375
		30 days	0.625

Effective: 9/11/2025 10:44

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)			0.500

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

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