

	Lock Expirations	Lock Extensions				
15 Days	7/11/2025	2 days	0.100			
30 Days	7/26/2025	7 days	0.250			
45 Days	8/10/2025	15 days	0.375			
		30 days	0.625			

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CO	NV	′FN	П	0	NAL
	1 4 V			\sim 1	4 / \L

								, , , ,	9, .	_					
CON	IVENTION	AL 30/25Y	R FIXED	CO	NVENTION	NAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	99.790	99.750	99.707	6.000	100.391	100.291	100.215	5.750	100.894	100.834	100.797	5.875	100.834	100.804	100.674
6.250	100.065	100.148	100.079	6.125	100.860	100.759	100.683	5.875	101.273	101.243	101.136	6.000	101.085	101.056	100.925
6.375	100.598	100.597	100.528	6.250	101.293	101.193	101.116	6.000	101.529	101.499	101.369	6.125	101.372	101.342	101.212
6.500	101.085	101.038	100.988	6.375	101.695	101.595	101.518	6.125	101.808	101.778	101.648	6.250	101.520	101.491	101.360
6.625	101.575	101.527	101.477	6.500	101.369	101.299	101.183	6.250	102.042	101.975	101.927	6.375	101.931	101.901	101.771
6.750	101.712	101.734	101.657	6.625	101.771	101.663	101.585	6.375	102.370	102.340	102.210	6.500	102.177	102.147	102.017
6.875	102.183	102.126	102.059	6.750	102.141	102.033	101.955	6.500	102.606	102.577	102.446	6.625	102.446	102.416	102.286
7.000	102.610	102.747	102.545	6.875	102.487	102.378	102.300	6.625	102.882	102.853	102.722	6.750	102.478	102.456	102.326
7.125	102.994	103.054	102.868	7.000	103.184	102.982	102.857	6.750	102.913	102.854	102.813	6.875	102.876	102.854	102.724
7.250	103.373	103.417	103.215	7.125	103.586	103.384	103.259	6.875	103.315	103.293	103.163	7.000	103.071	103.049	102.919
				1								1			
CO	NV 30 YR I	FIXED HIG	H BAL	CO	NV 20 YR I	FIXED HIG	H BAL	CC	ONV 15 YR	FIXED HIG	SH BAL	СО	NV 10 YR	IXED HIG	H BAL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	100.750	100.710	100.567	6.500	100.677	100.638	100.590	6.250	99.664	99.635	99.504	6.250	99.258	99.228	99.098
6.625	101.055	101.014	100.894	6.625	101.065	101.018	100.958	6.375	100.096	100.066	99.936	6.375	99.588	99.558	99.428
6.750	101.380	101.319	101.255	6.750	101.427	101.380	101.319	6.500	100.290	100.260	100.130	6.500	99.881	99.852	99.721
6.875	101.722	101.660	101.596	6.875	101.777	101.722	101.660	6.625	100.496	100.467	100.337	6.625	100.152	100.122	99.992
7.000	102.098	102.029	101.958	7.000	102.161	102.098	102.029	6.750	100.311	100.289	100.159	6.750	99.905	99.883	99.753
7.125	102.447	102.378	102.307	7.125	102.509	102.447	102.378	6.875	100.732	100.710	100.580	6.875	100.224	100.202	100.072
7.250	102.775	102.706	102.635	7.250	102.837	102.775	102.706	7.000	100.885	100.864	100.733	7.000	100.467	100.445	100.315
7.375	102.899	102.830	102.759	7.375	102.962	102.899	102.830	7.125	101.026	101.004	100.874	7.125	100.688	100.666	100.536
7.500	103.104	103.034	102.963	7.500	103.166	103.104	103.034	7.250	99.056	98.939	98.813	7.250	99.056	98.939	98.813
7.625	103.280	103.211	103.140	7.625	103.343	103.280	103.211								
	SOFR 5	6/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	0	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
		D	Clause			alı Daalıd	Lavina		Com	ha at I la			A	ad Chahan	
		ss Payee		F13.4.A	Lo	ck Desk H	iours	F		tact Us	TO 000	40		ed States	
	United Fidelit				8:3	0am - 5:00p	m CST		ail: locks@		-		A, CO, FL, GA		
		' Briarcliff Pl Isas City, Mi	wy, Suite 27.	0	Lock Or	nline Unitl 8	:00pm CST		Lock Desk: (,		IVIE, MI, N	IN, MO, NC, I		
	167	isas City, IVI	J 04130					L Ir	side Sales:	(910) 45/-	UUEO		JC, TIN, TX	VA, WA,WI	



	Lock Expirations	Lock E	xtensions
15 Days	7/11/2025	2 days	0.100
30 Days	7/26/2025	7 days	0.250
30 Days 45 Days	8/10/2025	15 days	0.375
		30 days	0.625

Effective: 6/26/2025 10:17

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						Con	form	ning	LLPA	۱S					
	Burok	ace Men	ov Loons	- LLPA	by Crodit			8			Refinance	e Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase won	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for	all loans	.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ = 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779	0.000%			0.250%						760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739				0.375%						740 – 759 720 – 739	0.375% 0.375%		1.000% 1.375%	1.625% 2.000%	2.375%
700 – 719				0.875%						700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699				1.125%					1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679 640 - 659				1.375% 1.500%						660 – 679	0.375%		2.750% 3.125%	4.000%	4.750% 5.125%
≤ 639				2.125%						640 - 659 ≤ 639	0.375%		3.375%	4.625% 4.875%	5.125%
	litional LL									Additional L	LPAs by L				
7100	itional 22	7.0 5, 5	oun ruu.				00 11.01.0	Louno				Refinan			
Loan Feature	- 20/				TV Rang					Loan Feature	- 20/		LTV Rang		L . ==0/
Adjustable-rate	>0%	>30%	>60%	> 70% 0.000%	>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%						
	Limited	Cash-ou	t Refinan	ices – LL			e/LTV Ra	itio		All LLPA			_	llowing lo	ans
Cradit Caara		Ammii	anhla fau		TV Rang		4ban 4E					meReady 			2221
Credit Score	>00/	>30%	>60%	all loans		>80%	>85%	>90%	>95%	Loans to first-tir				income ≤10 igh-cost are	
≥ = 780	<u>>0%</u>			0.125%	> 75%				0.375%		ns meeting	<u> </u>			
760 – 779	0.000%	0.000%		_	0.875%		0.750%	_	0.625%	200		, 2 at, to t	70.10.1040		
740 – 759	0.000%	0.000%					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%					1.750%		1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%						
660 – 679	0.000%	0.125%	1.125%						2.125%						
640 - 659	0.000%	0.250%		2.125%	2.875%				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	5						
Loan Feature	>0%	>30%	>60%	>70%	.TV Rang >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%			0.000%		0.000%	0.250%		1					
mortgage															
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment property	1.125%			2.125%				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%						
	-									1					
High-balance ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



	Lock Expirations	Lock Extensions					
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Effective	e: 6	5/26/2025 1	0:17						WV	VW.UFFEAG	ILE.COM				
				ERNI			A an	d US					FHA #26	557000	006
	FHA 30) YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	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
5.000	100.992	100.818	100.675	5.875	100.771	100.741	100.620	5.375	97.743	97.680	97.518	FICO 740	- 779		0.000
.125	101.533	101.359	101.217	6.000	101.305	101.275	101.145	5.500	97.907	97.875	97.844	FICO 680	- 739		0.125
.250	101.679	101.634	101.491	6.125	101.808	101.778	101.648	5.625	98.450	98.419	98.388	FICO 660	- 679		0.250
.375	101.855	101.777	101.649	6.250	102.307	102.278	102.147	5.750	98.324	98.261	98.099	FICO 640	- 659		0.500
.500	102.338	102.259	102.131	6.375	101.696	101.674	101.544	5.875	98.642	98.611	98.579	FICO 620	- 639		1.500
.625	102.908	102.830	102.702	6.500	102.200	102.178	102.048	6.000	99.186	99.155	99.123				
.750	103.092	102.998	102.904	6.625	102.698	102.676	102.546	6.125	99.669	99.638	99.606	Non-Own	er		0.500
.875	103.165	103.071	102.977	6.750	103.186	103.164	103.034	6.250	98.274	98.211	98.049	Loan Amo	ount \$50K < \$1	.00K	0.500
.000	103.639	103.545	103.451									Loan < \$5	OK (exception	only)	1.500
.125	104.012	103.919	103.825									All FHA S1	reamline Loan	s	0.250
												All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RL	JRAL HOUS	SING 30 Y	R Fixed		USDA - Pric	e Adjustm	ents
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
.250	101.342	101.296	101.154	6.250	98.032	98.003	97.872	6.250	101.929	101.884	101.741	FICO 740	- 779		0.000
.375	101.163	101.085	100.957	6.375	98.178	98.127	98.064	6.375	101.561	101.496	101.325	FICO 700	- 739		0.125
.500	101.685	101.607	101.479	6.500	98.449	98.398	98.335	6.500	102.139	102.074	101.903	FICO 680	- 699		0.250
.625	102.145	102.067	101.939	6.625	98.670	98.619	98.556	6.625	102.649	102.584	102.413	FICO 660	- 679		0.375
.750	102.367	102.301	102.130	6.750	98.911	98.889	98.759	6.750	103.142	103.076	102.905	FICO 640	- 659		0.875
.875	101.852	101.759	101.665	6.875	98.871	98.827	98.772	6.875	102.623	102.547	102.376	FICO 620	- 639		1.500
.000	102.326	102.233	102.139	7.000	99.036	98.992	98.937	7.000	103.165	103.089	102.918	CA Prope	rty		0.150
.125	102.700	102.606	102.512	7.125	99.192	99.148	99.093	7.125	103.689	103.613	103.442	Loan <\$	50K (exception))	1.500
.250	102.852	102.777	102.605	7.250	99.056	98.939	98.813	7.250	104.116	104.040	103.869	All RD Ret	finance Loans		0.125
'.375	101.180	101.088	100.931	<u> </u>				7.375	103.036	102.944	102.787	*Other St	. Adjustments	may apply	
				<u> </u>								Щ			
						GO\	/ERN	IME	NT V	/A					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1	/5		VA 30 YR	Fixed IRF	RRL
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
.000	101.305	101.275	101.145	6.000	100.992	100.818	100.675	5.750	98.324	98.261	98.099	6.000	100.992	100.789	100.535
.125	101.808	101.778	101.648	6.125	101.533	101.359	101.217	5.875	98.315	98.252	98.090	6.125	101.533	101.330	101.076
.250	102.307	102.278	102.147	6.250	101.679	101.634	101.491	6.000	98.306	98.243	98.081	6.250	101.421	101.218	100.964
.375	101.696	101.674	101.544	6.375	101.855	101.777	101.649	6.125	98.288	98.225	98.063	6.375	101.855	101.777	101.649
5.500	102.200	102.178	102.048	6.500	102.338	102.259	102.131	6.250	98.274	98.211	98.049	6.500	102.338	102.259	102.131
i.625 i.750	102.698 103.186	102.676 103.164	102.546 103.034	6.625	102.908 103.092	102.830 102.998	102.702 102.904					6.625 6.750	102.908 103.092	102.830 102.998	102.702 102.904
0.750	105.160	103.164	105.054	6.750 6.875	103.092	102.998	102.904					6.875	103.092	102.998	102.904
				7.000	103.103	103.545	102.577					7.000	103.103	103.545	103.451
				7.125	103.033	103.919	103.431					7.125	103.039	103.545	103.431
				7.123	104.012	103.515	103.823	1				17.125	104.012	103.515	103.023
	VA 15 YR F				VA 30 YR F			Data	•	1 ARM HE			/A 30 YR F		
ate 750	15-Day	30-Day 100,446	45-Day	Rate	15-Day	30-Day 101.296	45-Day	Rate	15-Day 97.988	30-Day 97.925	45-Day 97.763	Rate 6.250	15-Day	30-Day	45-Day 101.154
.750 .875	100.470 100.717	100.446	100.373 100.620	6.250	101.342 101.163	101.296	101.154 100.957	6.125 6.250	97.988 97.974	97.925	97.763	6.375	101.342 101.163	101.296 101.085	101.154
.000	100.717	100.694	100.620	6.375	101.163	101.607	100.957	10.230	21.214	21.311	21.142	6.500	101.163	101.607	100.957
.125	101.061	101.038	100.965	6.625	101.685	101.607	101.479	[]				6.625	101.685	101.607	101.479
.125	101.368	101.345	101.271	6.750	102.145	102.067	101.939	[]				6.750	102.145	102.067	101.939
.375	101.244	101.220	101.197	6.875	102.367	102.301	102.130	[]				6.875	102.367	102.301	102.130
5.500	101.166	101.142	101.119	7.000	102.326	101.759	102.139	[]				7.000	101.852	101.739	102.139
.625	101.607	101.383	101.560	7.125	102.326	102.233	102.139	[]				7.125	102.326	102.233	102.135
5.750	98.911	98.889	98.759	7.250	102.760	102.777	102.512					7.250	102.760	102.777	102.512
.,50	50.511	50.005	30.733	7.375	101.180	101.088	100.931					7.375	101.180	101.088	100.931
				1 7.373	101.100	101.000	100.331	1				11.575	101,100	101.000	100.331
CO: 7:	0			Adjustmen	its			7					Ret	49 3	186
ICO>=74			0.000	VA Loans Non-Owne	er		0.250								
ICO 660			0.125		unt \$50K < \$1	UUK	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
ICO 640			2.000		OK (exception		1.500				VA	& VA	IRRE	LS	
ICO 620			3.000		(22000011	*****	1.300				Ole Andle				
-20			3.550	1				///							
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
		•	Corp ISAOA A	TIMA	0.7	0am - 5:00p	nm CST	Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA		
			kwy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	/N, MO, NC, I		
	Kar	nsas City, M	O 64150			5111410		l Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	l
			@ 2021	to take at residuals.	F 1: 0	- NAME - 40 A	204 1 1 1		- Df:	0.1.1.1	15 (21) (2)				



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
 7/26/2025
 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:	6/26/2025 10	:17	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	109.857	11.500	111.106
11.375	109.607	11.375	110.840
11.250	109.357	11.250	110.575
11.125	109.107	11.125	110.309
11.000	108.857	11.000	110.044
10.875	108.607	10.875	109.778
10.750	108.357	10.750	109.512
10.625	108.107	10.625	109.247
10.500	107.857	10.500	108.981
10.375	107.607	10.375	108.715
10.250	107.357	10.250	108.450
10.125	107.107	10.125	108.184
10.000	106.857	10.000	107.919
9.875	106.607	9.875	107.653
9.750	106.357	9.750	107.387
9.625	106.107	9.625	107.122
9.500	105.857	9.500	106.856
9.375	105.607	9.375	106.590
9.250	105.357	9.250	106.325
9.125	105.107	9.125	106.059
9.000	104.857	9.000	105.794
8.875	104.607	8.875	105.512
8.750	104.357	8.750	105.231
8.625	104.107	8.625	104.950
8.500	103.857	8.500	104.669
8.375	103.607	8.375	104.387
8.250	103.357	8.250	104.106
8.125	103.075	8.125	103.824
8.000	102.794	8.000	103.543
7.875	102.482	7.875	103.231
7.750	102.169	7.750	102.918
7.625	101.794	7.625	102.543
7.500	101.419	7.500	102.168
7.375	101.044	7.375	101.793
7.250	100.669	7.250	101.356
7.125	100.294	7.125	100.918
7.000	99.919	7.000	100.418
6.875	99.482	6.875	99.918
6.750	99.044	6.750	99.356
6.625	98.544	6.625	98.793
6.500	98.044	6.500	98.231
6.375	97.482	6.375	97.606
6.250	96.919	6.250	96.918
6.125	96.294	6.125	96.231
6.000	95.669	6.000	95.543
5.875	94.982	5.875	94.793
5.750	94.294	5.750	94.043
5.625	93.607	5.625	93.293
F F00	02.020	F F00	02.542

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

5.500

92.543

DSCR	No PPP	1 yr PPP	2-4 PPP	5 yr PPP
Min Price	99.500	99.500	99.500	99.500
Max Price	103.000	103.500	104.000	104.500

92.920

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 od 55	== 04 00	00.04.05	05.04.00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout/Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	0.075
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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@ullillortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



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

 Lock Expirations
 Lock Extensions

 Days
 7/26/2025
 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-OM

	Residential 30YR Fixed	
Rate	30 Day	
6.750%	99.250	
6.875%	99.750	
6.990%	100.150	
7.125%	100.525	
7.250%	100.900	
7.375%	101.213	
7.500%	101.525	
7.625%	101.838	
7.750%	102.150	
7.875%	102.463	
7.990%	102.775	
8.125%	103.025	
8.250%	103.275	
8.375%	103.525	
8.500%	103.775	
8.625%	104.025	
8.750%	104.275	
8.875%	104.525	
8.990%	104.775	
9.125%	105.025	
9.250%	105.275	
9.375%	105.525	
9.500%	105.775	
Ma	ax Price (Owner Occ / 2Yr+ PPP)	102.000
	Max Price (1 Yr PPP)	100.500
	Max Price (No Prepay)	99.500

	N ₁	ON-QI
	Investor 30YR Fixed	
Rate	30 Day	
6.750%	99.500	
6.875%	100.000	
6.990%	100.450	
7.125%	100.900	
7.250%	101.300	
7.375%	101.675	
7.500%	102.050	
7.625%	102.425	
7.750%	102.800	
7.875%	103.175	
7.990%	103.550	
8.125%	103.925	
8.250%	104.300	
8.375%	104.675	
8.500%	104.988	
8.625%	105.300	
8.750%	105.613	
8.875%	105.863	
8.990%	106.113	
9.125%	106.363	
9.250%	106.613	
9.375%	106.863	
9.500%	107.113	
•	Owner Occ / 2Yr+	102.000
Max Price (1	Yr PPP)	100.500
Max Price (N	lo Prepay)	99.500

Investor NQM LLPAs										
Other										
LTV	50	55	60	65	70	75	80			
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A			
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A			
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A			
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A			
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500			
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250			
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A			
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250			
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125			
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A			
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A			
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250			
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625			
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375			
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000			
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A			
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500			

Price Adjustments									
		Reside	ntial NQN		S				
FICO-ITY		60	Full Doo		75	00	or	00	
FICOxLTV	55	60	65	70	75	80	85	90	
780	0.750	0.750	0.625 0.625	0.500	0.375	0.000 -0.125	-1.375 -1.500	-4.625 -4.750	
760 740	0.750	0.500	0.500	0.500	0.375	-0.125	-2.000	-5.250	
720			0.300	0.375					
720	0.500	0.375	0.000	-0.250	0.000 -0.625	-0.875 -1.500	-3.000 -4.000	N/A 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	
000	1.023		atement			3.000	14/74	14/71	
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	
		Reside	ntial NQN	1 LLPA	s				
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 -1.125	-0.375 -1.250	-0.500 N/A	-0.500 N/A	N/A N/A	N/A N/A	
Loan Amt > \$3.0M ITIN	-1.000 -3.000	-1.000 -3.000	-3.000	-3.000	-3.000	N/A N/A	N/A 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	-0.373	-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 *	-0.730	-0.500	-0.730	-0.500	-0.730	-0.500	-0.750	-0.750	
1033			IOM LLF		5.500	0.500	3.730	5.750	
	DSC	R ≥ 1.00	x / 3 Yr Pr						
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) r penalty with Matrices for St	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 am 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	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.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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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 tywith 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. crity. crity = % of am- crity. crity. crity = % of am-	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 tywith 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
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	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% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	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	7/26/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency			
	Balance	Jumbo	Balance			
Rate	FIX 30	FIX 30	FIX 30			
10.000	110.999	110.374	109.624			
9.875	110.749	110.124	109.374			
9.750	110.499	109.874	109.124			
9.625	110.249	109.624	108.874			
9,500	109,999	109.374	108.624			
9.375	109,749	109.124	108.374			
9.250	109.499	108.874	108.124			
9.125	109.249	108.624	107.874			
9.000	108.999	108.374	107.624			
8.875	108.749	108.124	107.374			
8.750	108.499	107.874	107.124			
8.625	108.249	107.624	106.874			
8.500	107.999	107.374	106.624			
8.375	107.749	107.124	106.374			
8.250	107.499	106.874	106.124			
8.125	107.111	106.486	105.736			
8.000	106.724	106.099	105.349			
7.875	106.336	105.711	104.961			
7.750	105.936	105.311	104.561			
7.625	105.522	104.897	104.147			
7.500	105.095	104.470	103.720			
7.375	104.655	104.030	103.280			
7.250	104.201	103.576	102.826			
7.125	103.732	103.107	102.357			
7.000	103.249	102.624	101.874			
6.875	102.751	102.126	101.376			
6.750	102.240	101.629	100.879			
6.625	101.715	101.169	100.419			
6.500	101.176	100.698	99.948			
6.375	100.624	100.215	99.465			
6.250	100.058	99.720	98.970			
6.125	99.480	99.214	98.464			
6.000	98.889	98.697	97.947			
5.875	98.286	98.161	97.411			
5.750	97.669	97.544	96.794			
5.625	97.041	96.916	96.166			
5.500	96.399	96.274	95.524			
5.375	95.746	95.621	94.871			
5.250	95.082	94.957	94.207			
5.125	94.407	94.282	93.532			
5.000	93.723	93.598	92.848			

	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
	Louis Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							1
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						1
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
,		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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



 Lock Expirations
 Lock

 30 Days
 7/26/2025
 2 days

 7 days
 7 days

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 6/26/2025 10:17

FIXED SECONDS

RES	IDENTIAL	_IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.750	13.500	111.750
12.625	112.500	13.375	111.625
12.500	112.250	13.250	111.500
12.375	112.000	13.125	111.375
12.250	111.750	13.000	111.250
12.125	111.500	12.875	111.125
12.000	111.250	12.750	110.875
11.875	111.000	12.625	110.625
11.750	110.750	12.500	110.375
11.625	110.500	12.375	110.125
11.500	110.250	12.250	109.875
11.375	110.000	12.125	109.625
11.250	109.750	12.000	109.375
11.125	109.500	11.875	109.125
11.000	109.250	11.750	108.875
10.875	109.000	11.625	108.625
10.750	108.750	11.500	108.375
10.625	108.500	11.375	108.125
10.500	108.250	11.250	107.875
10.375	108.000	11.125	107.625
10.250	107.625	11.000	107.375
10.125	107.250	10.875	107.125
10.000	106.875	10.750	106.875
9.875	106.500	10.625	106.625
9.750	106.125	10.500	106.375
9.625	105.750	10.375	106.125
9.500	105.375	10.250	105.750
9.375	105.000	10.125	105.375
9.250	104.625	10.000	105.000
9.125	104.250	9.875	104.625
9.000	103.875	9.750	104.250
8.875	103.500	9.625	103.875
8.750	103.000	9.500	103.500
8.625	102.500	9.375	103.000
8.500	102.000	9.250	102.500
8.375	101.500	9.125	102.000
8.250	101.000	9.000	101.500
8.125	100.250	8.875	100.750
8.000	99.500	8.750	100.000
7.875	98.750	8.625	99.250
7.750	98.000		

		RESIDENTIAL PRICE ADJUSTERS								
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
١.,	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)
爿	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)		
	≥ 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)
(12 (760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
핕	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
m	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)
Į.	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
A	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ΙÓΑ	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
百	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)			
8	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)			
L	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



 Lock Expirations
 Lock Extensions

 30 Days
 7/26/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 6/26/2025 10:17

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

State Pricing Adjustments		
3.5% DPA SC - Loan Amount <\$100,000		-1.500
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000	
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500	
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500	
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250	
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125	
5% DPA SC & AK Loan Amount <\$70,0000	-3.000	

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



	Lock Expirations	Lock Extensions	
15 Days	7/11/2025	2 days	0.100
30 Days	7/26/2025	7 days	0.250
45 Days	8/10/2025	15 days	0.375
		30 days	0.625

Effective: 6/26/2025 10:17

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 \$100 1004D/442 Final Inspection \$100 2016 Operating Income Statement \$100 1073MC URAR Condo 1007 Schedule of Rents \$475 1025MC URAR for 2-4 Unit (FHA \$550 \$250 2000 Field Review Appraisal

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
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