



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

Lock Expirations	Lock Extensions
15 Days	2 days 0.100
30 Days	7 days 0.250
45 Days	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

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Effective: 11/10/2025 10:27

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	
5.750	99.955	99.913	99.812	5.250	99.359	99.277	99.222	5.000	99.685	99.672	99.526	5.125	99.526	99.513	99.367	
5.875	100.543	100.502	100.400	5.375	99.870	99.788	99.733	5.125	100.047	100.033	99.888	5.250	99.893	99.880	99.734	
6.000	101.036	100.994	100.893	5.500	99.773	99.676	99.607	5.250	100.254	100.234	100.174	5.375	100.316	100.302	100.157	
6.125	101.489	101.448	101.396	5.625	100.284	100.187	100.118	5.375	100.781	100.767	100.622	5.500	100.554	100.540	100.395	
6.250	101.360	101.318	101.267	5.750	100.760	100.663	100.594	5.500	101.057	101.044	100.898	5.625	100.797	100.784	100.638	
6.375	101.844	101.802	101.751	5.875	101.201	101.103	101.034	5.625	101.378	101.364	101.219	5.750	101.138	101.125	100.979	
6.500	102.272	102.231	102.180	6.000	101.274	101.247	101.051	5.750	101.491	101.477	101.332	5.875	101.538	101.525	101.379	
6.625	102.640	102.599	102.547	6.125	101.628	101.600	101.405	5.875	102.002	101.988	101.843	6.000	101.741	101.727	101.582	
6.750	102.712	102.692	102.658	6.250	101.802	101.703	101.634	6.000	102.246	102.233	102.088	6.125	101.962	101.948	101.803	
6.875	103.139	103.118	103.085	6.375	102.166	102.068	101.999	6.125	102.532	102.519	102.373	6.250	102.259	102.246	102.082	
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	
5.875	100.121	100.079	99.828	5.875	100.162	100.121	100.079	6.250	100.440	100.426	100.263	6.250	100.013	100.000	99.837	
6.000	100.612	100.585	100.389	6.000	100.624	100.583	100.541	6.375	100.851	100.838	100.674	6.375	100.317	100.304	100.141	
6.125	100.980	100.938	100.887	6.125	101.021	100.980	100.938	6.500	100.996	100.983	100.820	6.500	100.530	100.516	100.353	
6.250	101.169	101.127	101.076	6.250	101.211	101.169	101.127	6.625	101.138	101.125	100.961	6.625	100.691	100.678	100.515	
6.375	101.533	101.492	101.440	6.375	101.575	101.533	101.492	6.750	101.241	101.214	101.041	6.750	100.817	100.790	100.617	
6.500	101.976	101.948	101.804	6.500	101.939	101.897	101.855	6.875	101.626	101.599	101.426	6.875	101.097	101.070	100.897	
6.625	102.235	102.193	102.142	6.625	102.277	102.235	102.193	7.000	101.729	101.703	101.529	7.000	101.252	101.225	101.052	
6.750	101.829	101.815	101.789	6.750	101.843	101.829	101.815	7.125	101.809	101.782	101.609	7.125	101.372	101.345	101.172	
6.875	102.131	102.117	102.091	6.875	102.145	102.131	102.117	7.250	99.090	98.994	98.900	7.250	99.090	98.994	98.900	
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				
												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 Until 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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Conforming LLPAs

Purchase Money Loans – LLPA by Credit Score/LTV Ratio

Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio

Credit Score	LTV Range									Credit Score	LTV Range				
	Applicable for all loans with terms greater than 15 years										Applicable for all loans				
>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	>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%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%
640 - 659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%	640 - 659	0.375%	1.375%	3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%	1.375%	3.375%	4.875%	5.125%

Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans

Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances

Loan Feature	LTV Range									Loan Feature	LTV Range				
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	Condo	0.000%	0.000%	0.125%	0.125%	0.750%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Investment	1.125%	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%

Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio

All LLPAs will be waived for the following loans

Credit Score	LTV Range									HomeReady® loans					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas	Loans meeting Duty to Serve requirements				
≥ 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%						
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						

Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances

Loan Feature	LTV Range									
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	
High-balance 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%	1.125%	1.125%	1.875%	1.875%	



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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	FICO >=780	0.000
5.250	99.714	99.647	99.530	5.250	100.514	100.500	100.355	5.375	99.666	99.603	99.441	FICO 740 - 779	0.000
5.375	100.065	99.998	99.881	5.375	100.134	100.120	99.975	5.500	99.656	99.593	99.431	FICO 680 - 739	0.125
5.500	100.541	100.474	100.357	5.500	100.672	100.658	100.513	5.625	99.645	99.582	99.420	FICO 660 - 679	0.250
5.625	101.024	100.983	100.840	5.625	101.200	101.187	101.042	5.750	100.231	100.168	100.006	FICO 640 - 659	0.500
5.750	101.265	101.225	101.072	5.750	101.723	101.709	101.564	5.875	100.219	100.156	99.994	FICO 620 - 639	1.500
5.875	101.149	101.074	100.948	5.875	101.256	101.243	101.079	6.000	100.206	100.143	99.981	Non-Owner	0.500
6.000	101.678	101.603	101.478	6.000	101.772	101.759	101.595	6.125	100.191	100.128	99.966	Loan Amount \$50K < \$100K	0.500
6.125	102.145	102.069	101.944	6.125	102.279	102.266	102.203	6.250	99.880	99.817	99.655	Loan < \$50K (exception only)	1.500
6.250	102.277	102.201	102.076	6.250	102.782	102.769	102.605					All FHA Streamline Loans	0.250
6.375	102.128	102.051	101.917	6.375	102.375	102.348	102.175					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	FICO >=780	0.000
6.250	101.745	101.705	101.553	6.250	98.507	98.494	98.330	6.000	101.557	101.517	101.365	FICO 740 - 779	0.000
6.375	101.435	101.355	101.224	6.375	98.364	98.333	98.293	6.125	102.098	102.057	101.905	FICO 700 - 739	0.125
6.500	101.850	101.770	101.640	6.500	98.603	98.576	98.490	6.250	102.570	102.530	102.378	FICO 680 - 699	0.250
6.625	102.231	102.151	102.021	6.625	99.097	99.070	98.897	6.375	101.821	101.794	101.644	FICO 660 - 679	0.375
6.750	102.216	102.190	102.040	6.750	99.585	99.559	99.385	6.500	102.394	102.367	102.217	FICO 640 - 659	0.875
6.875	101.809	101.692	101.574	6.875	98.992	98.959	98.925	6.625	102.898	102.871	102.721	FICO 620 - 639	1.500
7.000	102.255	102.138	102.021	7.000	99.114	99.081	99.047	6.750	103.385	103.358	103.208	CA Property	0.150
7.125	102.692	102.575	102.457	7.125	99.242	99.209	99.175	6.875	102.738	102.657	102.461	Loan < \$50K (exception)	1.500
7.250	102.554	102.473	102.277	7.250	99.090	98.994	98.900	7.000	103.276	103.195	102.999	All RD Refinance Loans	0.125
7.375	99.668	99.614	99.441					7.125	103.799	103.719	103.522	*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	101.772	101.759	101.595	5.500	100.541	100.474	100.357	5.750	100.231	100.168	100.006	5.500	100.541	100.474	100.357
6.125	102.279	102.266	102.103	5.625	101.024	100.983	100.840	5.875	100.219	100.156	99.994	5.625	101.024	100.957	100.840
6.250	102.782	102.769	102.605	5.750	101.265	101.225	101.072	6.000	100.206	100.143	99.981	5.750	101.078	101.003	100.878
6.375	102.375	102.348	102.175	6.000	101.149	101.074	100.948	6.125	100.191	100.128	99.966	6.125	101.149	101.074	100.948
6.500	102.878	102.851	102.678	6.125	101.678	101.603	101.478	6.250	99.880	99.817	99.655	6.000	101.678	101.603	101.478
6.625	103.372	103.345	103.172	6.250	102.277	102.201	102.076	6.375	102.128	102.047	101.917	6.250	102.215	102.201	102.076
6.750	103.860	103.834	103.660	6.375	102.128	102.047	101.917	6.500	102.503	102.423	102.292	6.375	102.216	102.201	102.076
6.875	103.628	103.591	103.418	6.500	102.231	102.151	102.021	6.625	102.994	102.913	102.783	6.500	102.503	102.423	102.292
7.000	104.109	104.082	103.918	6.625	102.216	102.190	102.040	6.750	103.255	103.138	102.021	6.625	102.994	102.913	102.783
7.125	104.638	104.591	104.418	6.750	101.809	101.692	101.574	6.875	102.554	102.473	102.277	6.750	103.255	103.138	102.021
7.250	105.103	105.056	104.883	6.875	102.255	102.138	102.021	7.000	102.692	102.575	102.457	6.875	102.692	102.575	102.457
7.375	105.585	105.539	105.385	7.000	102.554	102.473	102.277	7.125	102.994	102.913	102.783	7.000	102.554	102.473	102.277
7.500	106.067	106.020	105.867	7.125	102.994	102.913	102.783	7.250	103.755	103.674	103.522	7.125	102.994	102.913	102.783
7.625	106.545	106.498	106.345	7.250	103.255	103.138	102.021	7.375	103.755	103.674	103.522	7.250	103.255	103.138	102.021
7.750	107.023	106.976	106.823	7.375	103.755	103.674	103.522	7.500	104.255	104.138	103.994	7.375	103.755	103.674	103.522
7.875	107.501	107.454	107.301	7.500	104.255	104.138	103.994	7.625	104.755	104.638	104.494	7.500	104.255	104.138	103.994
8.000	107.979	107.936	107.786	7.625	104.755	104.638	104.494	7.750	105.255	105.138	104.994	7.625	104.755	104.638	104.494
8.125	108.457	108.414	108.261	7.750	105.255	105.138	104.994	7.875	105.755	105.638	105.494	7.750	105.255	105.138	104.994
8.250	108.935	108.892	108.740	7.875	105.755	105.638	105.494	8.000	106.255	106.138	105.994	7.875	105.755	105.638	105.494
8.375	109.413	109.370	109.218	8.000	106.255	106.138	105.994	8.125	106.755	106.638	106.494	8.000	106.255	106.138	105.994
8.500	109.891	109.848	109.691	8.125	106.755	106.638	106.494	8.250	107.255	107.138	106.994	8.125	106.755	106.638	106.494
8.625	110.369	110.326	110.178	8.250	107.255	107.138	106.994	8.375	107.755	107.638	107.494	8.250	107.255	107.138	106.994
8.750	110.847	110.804	110.657	8.375	107.755	107.638	107.494	8.500	108.255	108.138	107.994	8.375	107.755	107.638	107.494
8.875	111.325	111.282	111.130	8.500	108.255	108.138	107.994	8.625	108.755	108.638	108.494	8.500	108.255	108.138	107.994
9.000	111.803	111.760	111.608	8.625	108.755	108.638	108.494	8.750	109.255	109.138	108.994	8.625	108.755	108.638	108.494
9.125	112.281	112.238	112.086	8.750	109.255	109.138	108.994	8.875	109.755	109.638	109.494	8.750	109.255	109.138	108.994
9.250	112.759	112.716	112.564	8.875	109.755	109.638	109.494	9.000	110.255	110.138	109.994	8.875	109.755	109.638	109.494
9.375	113.237	113.194	113.042	9.000	110.255	110.138	109.994	9.125	110.755	110.638	110.494	9.000	110.255	110.138	109.994
9.500	113.715	113.672	113.520	9.125	110.755	110.638	110.494	9.250	111.255	111.138	110.994	9.125	110.755	110.638	110.494
9.625	114.193	114.150	114.000	9.250	111.255	111.138	110.994	9.375	111.755	111.638	111.494	9.250	111.255	111.138	110.994
9.750	114.671	114.628	114.478	9.375	111.755										



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	12/10/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

Effective: 11/10/2025 10:27

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	110.947	11.500	112.665
11.375	110.697	11.375	112.415
11.250	110.447	11.250	112.165
11.125	110.197	11.125	111.915
11.000	109.947	11.000	111.665
10.875	109.697	10.875	111.415
10.750	109.447	10.750	111.165
10.625	109.197	10.625	110.915
10.500	108.947	10.500	110.665
10.375	108.697	10.375	110.415
10.250	108.447	10.250	110.165
10.125	108.197	10.125	109.915
10.000	107.947	10.000	109.665
9.875	107.697	9.875	109.415
9.750	107.447	9.750	109.165
9.625	107.197	9.625	108.915
9.500	106.947	9.500	108.665
9.375	106.697	9.375	108.415
9.250	106.447	9.250	108.165
9.125	106.197	9.125	107.915
9.000	105.947	9.000	107.665
8.875	105.697	8.875	107.415
8.750	105.447	8.750	107.165
8.625	105.197	8.625	106.915
8.500	104.947	8.500	106.665
8.375	104.697	8.375	106.415
8.250	104.447	8.250	106.165
8.125	104.197	8.125	105.884
8.000	103.947	8.000	105.571
7.875	103.665	7.875	105.259
7.750	103.384	7.750	104.946
7.625	103.072	7.625	104.634
7.500	102.759	7.500	104.259
7.375	102.384	7.375	103.884
7.250	102.009	7.250	103.446
7.125	101.634	7.125	103.009
7.000	101.259	7.000	102.509
6.875	100.822	6.875	102.009
6.750	100.384	6.750	101.446
6.625	99.947	6.625	100.884
6.500	99.509	6.500	100.259
6.375	99.009	6.375	99.634
6.250	98.509	6.250	98.946
6.125	97.946	6.125	98.258
6.000	97.384	6.000	97.571
5.875	96.759	5.875	96.821
5.750	96.134	5.750	96.071
5.625	95.446	5.625	95.321
5.500	94.759	5.500	94.571

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
		>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250
Full Doc	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	0.500	0.250	0.000	-0.250	-3.125
	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									
Alt Doc	>= 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	-	-
	640 - 659									
	620 - 639									
Loan Size	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	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>\$2.0mm, <\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	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	-
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc LLPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
Alt Doc LLPAs	12 Month Bank Statement	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	-0.375	-0.500	-0.750			
	WVOE	0.250	0.250	0.250	0.125	0.000	0.000			

Qualifying Income	Salaried/Wage Earners		Grid
	Income Summary		
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
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			Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Investor Only			>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
5 year			760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
4 year			740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
3 year			720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
2 year			700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
1 year			680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
None			660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
			640 - 659							
DSCR		Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Minimum Loan Size \$150,000		UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	
Loan Size		>=52.0mm, <\$2.5mm								
		>=2.5mm, <\$3.0mm								
DSCR		No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375		
		DSCR .75 - .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		Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
LLPAs		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		Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750		
LLPAs		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		
		Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	
		Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	

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
\$1,499

Effective:

11/10/2025 10:27

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

Lock Expirations	Lock Extensions
30 Days	12/10/2025
	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%	98.275	6.375%	99.200
6.500%	99.225	6.500%	100.100
6.625%	99.925	6.625%	100.600
6.750%	100.525	6.750%	101.100
6.875%	100.975	6.875%	101.575
6.990%	101.425	6.990%	102.025
7.125%	101.800	7.125%	102.525
7.250%	102.200	7.250%	102.975
7.375%	102.575	7.375%	103.450
7.500%	102.900	7.500%	103.875
7.625%	103.150	7.625%	104.250
7.750%	103.425	7.750%	104.625
7.875%	103.675	7.875%	105.000
7.990%	103.925	7.990%	105.375
8.125%	104.175	8.125%	105.750
8.250%	104.425	8.250%	106.090
8.375%	104.675	8.375%	106.390
8.500%	104.925	8.500%	106.690
8.625%	105.175	8.625%	106.971
8.750%	105.425	8.750%	107.253
8.875%	105.675	8.875%	107.534
8.990%	105.925	8.990%	107.799
9.125%	106.175	9.125%	108.065
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

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	-0.750	-2.750	N/A
700	0.125	0.000	0.000	-0.250	-0.500	-1.250	-4.000	N/A
680	-0.125	-0.250	-0.500	-0.875	-1.500	-2.500	-6.250	N/A
660	-0.500	-0.750	-1.125	-1.625	-2.500	-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	-0.750	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.500	-1.250	-4.250	N/A
680	-0.125	-0.250	-0.500	-0.875	-1.500	-2.500	-6.500	N/A
660	-0.500	-0.750	-1.125	-1.625	-2.500	-5.000	N/A	N/A
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.250	-0.500	-0.875	N/A	N/A
40 Yr Fully Amor	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	-1.500	-1.500
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.625	-1.125	N/A	N/A
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	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	-0.750
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	0.125	0.125	0.125	0.125	0.125	0.125	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
State FL / TX	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Investor NQM -- LLPAs								
DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.750	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.125	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.500	
720	0.625	0.500	0.375	0.125	-0.375	-0.875	-2.125	
700	0.250	0.125	0.000	-0.250	-1.000	-1.625	-2.875	
680	0.000	-0.250	-0.500	-0.750	-1.750	-2.750	N/A	

RESIDENTIAL PROGRAM ELIGIBILITY				Max LTV			660		-0.500	-0.750	-1.000	-1.250	-2.125	-3.750	N/A														
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O		FN		-2.000	-2.250	-2.750	-3.500	N/A	N/A	N/A														
\$1,500,000	50%	6 Months	740	90.00%	80.00%		Overlays		Limit		RESIDENTIAL PROGRAM LIMITATIONS				Interest Only / 2-4 Units		80% LTV												
			680	85.00%	75.00%		2nd Home / Investor (Min FICO 680 / Max \$2.5M Loan Size)		80% LTV (Purch & R/T) 75% LTV (Cash-Out)		Overlays				No Ratio / Asset Depletion		80% LTV												
			660	80.00%	70.00%		Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00												
\$2,500,000	50%	9 Months	720	80.00%	75.00%		12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV												
			700	80.00%	70.00%		Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00												
			680	75.00%	65.00%		12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV												
\$3,000,000	50%	12 Months	720	75.00%	70.00%		Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00												
\$3,500,000	50%	12 Months	700	70.00%	N/A		12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV												
INVESTOR PROGRAM ELIGIBILITY				Max LTV			Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00												
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV												
\$1,500,000		6 Months	0.75	740	80.00%	80.00%	75.00%	Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00											
				700	80.00%	80.00%	75.00%	12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV											
				680	75.00%	75.00%	70.00%	Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00											
\$2,000,000		6 Months	0.75	700	75.00%	75.00%	70.00%	12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV											
				680	70.00%	70.00%	65.00%	Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00											
				660	75.00%	75.00%	60.00%	12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV											
\$2,500,000		6 Months	1.00	700	70.00%	70.00%	65.00%	Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00											
				680	65.00%	65.00%	60.00%	12 Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)		Overlays				12 Mos Profit & Loss w/ 2mo Bank Stmt		80% LTV											
				660	70.00%	70.00%	65.00%	Non Warrantable Condos		80% LTV		Interest Only / 2-4 Units				Residual Income		\$2,500.00											
Declining Markets				<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%												Interest Only / 2-4 Units		80% LTV											
Residential Highlights				Primary, Secondary Homes and NOO												Residual Income		\$2,500.00											
Occupancy				Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties												Interest Only / 2-4 Units		80% LTV											
Property Types				SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines												Residual Income		\$2,500.00											
Loan Programs				Fully Amortized - 30 Year Fixed												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Qual Payment - I/O				Qualify over the fully amortized period - 360 Months												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
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												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
No Ratio				Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
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 guidelines for further clarity.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
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.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Investment Highlights				Non Owner Occupied Homes												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Occupancy				Investment Properties Only												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Property Types				SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Loan Program				Fully Amortized - 30 Year Fixed												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Interest Only - 30 Year Fixed 10 Yr I/O				Investment Only Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
DSCR Calculation				Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Gross Rents Defined				Unleased / Vacant Homes												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Unleased / Vacant Homes				Gross rents determined from Average Market Rents on Appraisal.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions				Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Unleased Properties (2+ Units): Max 1 vacant unit on refinances				Unleased Properties (2+ Units): Max 1 vacant unit on refinances												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Eligible Payoffs				Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepayments on ANY rental property.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
First Time Investors				Defined as borrowers without a 12 month rental property history over the most recent 12 months.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Max Cash Out				\$500,000. Refer to delayed financing guidelines for other restrictions.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
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.												Interest Only - 40 Year Fixed 10 Yr I/O		80% LTV											
Loss Payee Clause				Contact Us												Approved States		80% LTV											
United Fidelity Funding Corp ISAOA ATIMA				Email: locks@uffmortgage.com												AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, KY, LA, ME, MI, MO, MN, MS, NC, NV, NM, NJ, OH, OK, OR, PA, SC, TN, WI, WA		80% LTV											
1300 NW Briarcliff Pkwy, Suite 275				Lock Desk: (816) 457-6440												Inside Sales: (816) 457-6300		80% LTV											
Kansas City, MO 64150				Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.												Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.		80% LTV											



Non-QM UW Fee
\$1,395

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

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

Effective: 11/10/2025 10:27

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
10.000	112.050	111.425 110.675
9.875	111.800	111.175 110.425
9.750	111.550	110.925 110.175
9.625	111.300	110.675 109.925
9.500	111.050	110.425 109.675
9.375	110.800	110.175 109.425
9.250	110.550	109.925 109.175
9.125	110.300	109.675 108.925
9.000	110.050	109.425 108.675
8.875	109.800	109.175 108.425
8.750	109.550	108.925 108.175
8.625	109.300	108.675 107.925
8.500	109.050	108.425 107.675
8.375	108.800	108.175 107.425
8.250	108.550	107.925 107.175
8.125	108.246	107.621 106.871
8.000	107.943	107.318 106.568
7.875	107.639	107.014 106.264
7.750	107.317	106.692 105.942
7.625	106.978	106.353 105.603
7.500	106.621	105.996 105.246
7.375	106.246	105.621 104.871
7.250	105.851	105.226 104.476
7.125	105.437	104.812 104.062
7.000	105.003	104.378 103.628
6.875	104.549	103.924 103.174
6.750	104.076	103.451 102.701
6.625	103.584	102.959 102.209
6.500	103.073	102.448 101.698
6.375	102.543	101.918 101.168
6.250	101.996	101.415 100.665
6.125	101.432	100.921 100.171
6.000	100.850	100.413 99.663
5.875	100.251	99.889 99.139
5.750	99.637	99.351 98.601
5.625	99.007	98.800 98.050
5.500	98.361	98.235 97.485
5.375	97.700	97.575 96.825
5.250	97.025	96.900 96.150
5.125	96.335	96.210 95.460
5.000	95.632	95.507 94.757

	Credit Score / CLTV	80.01-85.00 85.01-90.00					
		<=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
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125 -1.750
	640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500 -2.000
	>= 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
Limited Cash-Out Refinance	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
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000 -2.375
	640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375	
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875	
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375	
	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	
Cash-Out Refinance	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750	
	640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125	
	Credit Score / CLTV						
	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
	High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000	0.000
Purchase Money Loans & Limited Cash-Out Refinance	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750	-0.750
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	
	High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000	
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375		
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750	
	Investor	-1.125	-1.125	-1.625	-2.125		
	Second Home	-1.125	-1.125	-1.625	-2.125		
Agency Jumbo Balances*	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375		
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750	
	Investor	-1.125	-1.125	-1.625	-2.125		
	Second Home	-1.125	-1.125	-1.625	-2.125		
	DTI Ratio > 40%	0.000	0.000	0.000	0.000		
	High Balance Fixed - Rate	0.000	0.000	0.000	0.000		
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375		
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750	
	Investor	-1.125	-1.125	-1.625	-2.125		
	Second Home	-1.125	-1.125	-1.625	-2.125		

	Mortgages with Subordinate Financing	Credit Score / CLTV	80.01-85.00 85.01-90.00					
			<=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

Loss Payee Clause	Contact Us	Approved States		
	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: 11/10/2025 10:27

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

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

FIXED SECONDS

RESIDENTIAL		INVESTOR		RESIDENTIAL PRICE ADJUSTERS										
Rate	30 Day	Rate	30 Day	CLTV										
12.375	111.875	13.375	111.875	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
12.250	111.750	13.250	111.750	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.500)	(6.125)	
12.125	111.625	13.125	111.625	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.750)	(6.375)	
12.000	111.500	13.000	111.500	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.375)	(7.375)	
11.875	111.375	12.875	111.375	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)	
11.750	111.250	12.750	111.250	720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)	
11.625	111.125	12.625	111.125	700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)	(9.375)	(11.500)	
11.500	111.000	12.500	111.000	680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)	(8.375)	(11.125)		
11.375	110.875	12.375	110.875	660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)	(7.250)	(10.250)			
11.250	110.750	12.250	110.750	12.000	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	(5.875)	(7.625)	
11.125	110.625	12.125	110.625	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	(6.125)	(7.875)	
11.000	110.500	12.000	110.500	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	(6.750)	(8.875)	
10.875	110.375	11.875	110.375	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
10.750	110.250	11.750	110.250	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)	
10.625	110.000	11.625	110.125	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)	(6.750)	(11.250)		
10.500	109.750	11.500	110.000	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)	(7.000)	(9.750)			
10.375	109.500	11.375	109.875	660 - 679	(5.750)	(5.875)	(6.375)	(7.125)	(7.625)	(9.000)				
10.250	109.250	11.250	109.750	12.000	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	(5.875)	(7.625)	
10.125	109.000	11.125	109.500	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	(6.125)	(7.875)	
10.000	108.750	11.000	109.250	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	(6.750)	(8.875)	
9.875	108.500	10.875	109.000	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
9.750	108.125	10.750	108.750	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)	
9.625	107.750	10.625	108.500	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)	(6.750)	(11.250)		
9.500	107.375	10.500	108.250	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)	(7.000)	(9.750)			
9.375	107.000	10.375	108.000	660 - 679	(5.750)	(5.875)	(6.375)	(7.125)	(7.625)	(9.000)				
9.250	106.625	10.250	107.750	10.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
9.125	106.250	10.125	107.500	9.875	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
9.000	105.875	10.000	107.125	9.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.875	105.500	8.750	106.750	9.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	105.125	8.625	106.375	9.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.625	104.750	8.500	105.625	9.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.500	104.250	8.375	105.250	9.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.375	103.750	8.250	104.750	9.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.250	103.250	8.125	104.250	9.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.125	102.750	8.000	102.125	8.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.875	101.500	7.750	100.875	8.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.750	100.875	7.625	100.125	8.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.500	99.375	7.375	98.625	8.500	0.000	0.000	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	0.000	
					43.01-45	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
					45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
					Second Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(0.750)	



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

Lock Expirations	Lock Extensions
30 Days	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
7.750	101.026	100.963	100.588
7.625	100.235	100.172	99.797
7.500	100.132	100.070	99.695
7.375	100.019	99.956	99.581
7.250	99.897	99.834	99.459
7.125	99.184	99.121	98.746

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	11/25/2025	2 days	0.100
30 Days	12/10/2025	7 days	0.250
45 Days	12/25/2025	15 days	0.375
		30 days	0.625

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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 Until 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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