



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

Effective: 11/7/2025 10:09

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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	100.019	99.977	99.879	5.250	99.476	99.375	99.299	5.000	99.688	99.674	99.553	5.125	99.529	99.515	99.394
5.875	100.583	100.542	100.443	5.375	99.995	99.894	99.818	5.125	100.049	100.036	99.914	5.250	99.942	99.929	99.808
6.000	101.082	101.041	100.942	5.500	99.854	99.753	99.684	5.250	100.296	100.283	100.161	5.375	100.365	100.351	100.230
6.125	101.542	101.501	101.452	5.625	100.370	100.269	100.200	5.375	100.829	100.816	100.694	5.500	100.603	100.589	100.468
6.250	101.421	101.380	101.331	5.750	100.856	100.756	100.687	5.500	101.106	101.092	100.971	5.625	100.846	100.832	100.711
6.375	101.913	101.871	101.823	5.875	101.301	101.200	101.131	5.625	101.426	101.413	101.291	5.750	101.124	101.111	100.989
6.500	102.349	102.307	102.259	6.000	101.370	101.342	101.167	5.750	101.476	101.463	101.342	5.875	101.525	101.511	101.390
6.625	102.724	102.683	102.634	6.125	101.724	101.696	101.521	5.875	101.987	101.974	101.853	6.000	101.727	101.714	101.592
6.750	102.640	102.612	102.575	6.250	101.835	101.734	101.665	6.000	102.232	102.219	102.098	6.125	101.948	101.935	101.813
6.875	103.073	103.046	103.008	6.375	102.206	102.106	102.037	6.125	102.518	102.505	102.383	6.250	102.261	102.248	102.122
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	100.160	100.119	99.920	5.875	100.202	100.160	100.119	6.250	100.442	100.428	100.302	6.250	100.016	100.002	99.876
6.000	100.708	100.681	100.506	6.000	100.669	100.628	100.587	6.375	100.853	100.840	100.714	6.375	100.320	100.306	100.180
6.125	101.040	101.013	100.941	6.125	101.073	101.031	100.990	6.500	100.998	100.985	100.859	6.500	100.532	100.519	100.393
6.250	101.219	101.178	101.129	6.250	101.261	101.219	101.178	6.625	101.137	101.124	100.998	6.625	100.692	100.679	100.553
6.375	101.593	101.552	101.503	6.375	101.635	101.593	101.552	6.750	101.277	101.250	101.111	6.750	100.853	100.826	100.688
6.500	101.986	101.959	101.872	6.500	102.004	101.962	101.921	6.875	101.661	101.635	101.496	6.875	101.133	101.106	100.968
6.625	102.307	102.266	102.218	6.625	102.349	102.307	102.266	7.000	101.765	101.738	101.600	7.000	101.288	101.261	101.122
6.750	101.770	101.750	101.720	6.750	101.790	101.770	101.750	7.125	101.844	101.818	101.679	7.125	101.408	101.381	101.243
6.875	102.078	102.057	102.028	6.875	102.098	102.078	102.057	7.250	98.876	98.778	98.685	7.250	98.876	98.778	98.685
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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45 Days	12/22/2025	15 days	0.375
		30 days	0.625

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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%	0.500%	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	99.876	99.834	99.742	5.250	100.561	100.548	100.427	5.375	99.770	99.707	99.545	FICO 740 - 779	0.000
5.375	100.224	100.183	100.091	5.375	100.120	100.107	99.985	5.500	99.760	99.697	99.535	FICO 680 - 739	0.125
5.500	100.681	100.639	100.547	5.500	100.658	100.644	100.523	5.625	99.750	99.687	99.525	FICO 660 - 679	0.250
5.625	101.164	101.122	101.030	5.625	101.186	101.173	101.051	5.750	100.336	100.273	100.111	FICO 640 - 659	0.500
5.750	101.332	101.292	101.152	5.750	101.708	101.694	101.573	5.875	100.325	100.262	100.100	FICO 620 - 639	1.500
5.875	101.311	101.278	101.194	5.875	101.257	101.244	101.118	6.000	100.311	100.248	100.086	Non-Owner	0.500
6.000	101.837	101.804	101.720	6.000	101.773	101.760	101.634	6.125	100.297	100.234	100.072	Loan Amount \$50K < \$100K	0.500
6.125	102.300	102.267	102.183	6.125	102.281	102.267	102.141	6.250	99.983	99.920	99.758	Loan < \$50K (exception only)	1.500
6.250	102.430	102.397	102.313	6.250	102.783	102.770	102.644					All FHA Streamline Loans	0.250
6.375	102.124	102.066	101.913	6.375	102.411	102.384	102.246					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	101.818	101.784	101.701	6.250	98.508	98.495	98.369	6.000	101.610	101.570	101.429	FICO 740 - 779	0.000
6.375	101.432	101.351	101.221	6.375	98.171	98.142	98.096	6.125	102.149	102.109	101.969	FICO 700 - 739	0.125
6.500	101.844	101.764	101.634	6.500	98.638	98.611	98.473	6.250	102.622	102.581	102.441	FICO 680 - 699	0.250
6.625	102.218	102.137	102.007	6.625	99.132	99.105	98.967	6.375	101.778	101.751	101.624	FICO 660 - 679	0.375
6.750	102.171	102.144	102.018	6.750	99.620	99.593	99.455	6.500	102.350	102.323	102.196	FICO 640 - 659	0.875
6.875	101.879	101.796	101.712	6.875	98.769	98.736	98.702	6.625	102.853	102.826	102.699	FICO 620 - 639	1.500
7.000	102.322	102.239	102.155	7.000	98.890	98.856	98.823	6.750	103.340	103.313	103.186	CA Property	0.150
7.125	102.758	102.674	102.590	7.125	99.019	98.985	98.952	6.875	102.815	102.734	102.554	Loan < \$50K (exception)	1.500
7.250	102.628	102.548	102.368	7.250	98.876	98.778	98.685	7.000	103.352	103.271	103.091	All RD Refinance Loans	0.125
7.375	99.739	99.686	99.532					7.125	103.875	103.794	103.614	*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	101.773	101.760	101.634	5.500	100.681	100.639	100.547	5.750	100.336	100.273	100.111	5.500	100.681	100.639	100.547
6.125	102.281	102.267	102.141	5.625	101.164	101.122	101.030	5.875	100.325	100.262	100.100	5.625	101.164	101.122	101.030
6.250	102.783	102.770	102.644	5.750	101.332	101.292	101.152	6.000	100.311	100.248	100.086	5.750	101.243	101.209	101.126
6.375	102.411	102.384	102.246	5.875	101.311	101.278	101.194	6.125	100.297	100.234	100.072	5.875	101.311	101.278	101.194
6.500	102.913	102.886	102.748	6.000	101.887	101.804	101.720	6.125	99.983	99.920	99.758	6.000	101.837	101.804	101.720
6.625	103.407	103.380	103.242	6.125	102.300	102.267	102.183	6.250	102.430	102.397	102.313	6.125	102.300	102.267	102.183
6.750	103.895	103.868	103.730	6.250	102.124	102.044	101.913	6.375	102.124	102.044	101.913	6.250	102.430	102.397	102.313
6.375	101.432	101.351	101.221	6.500	101.844	101.764	101.634	6.625	102.124	102.044	101.913	6.375	102.124	102.044	101.913
6.750	101.645	101.564	101.434	6.625	102.218	102.137	102.007	6.750	101.879	101.796	101.712	6.500	102.497	102.417	102.286
6.875	101.915	101.899	101.882	6.750	102.171	102.144	102.018	6.875	101.879	101.796	101.712	6.625	102.758	102.674	102.590
6.375	101.844	101.827	101.811	6.875	102.322	102.239	102.155	7.000	102.322	102.239	102.155	6.875	102.322	102.239	102.155
6.500	102.305	102.288	102.271	7.000	102.758	102.674	102.590	7.125	102.758	102.674	102.590	6.875	102.758	102.674	102.590
6.625	102.490	102.473	102.456	7.125	102.628	102.548	102.368	7.250	102.628	102.548	102.368	7.000	102.628	102.548	102.368
6.750	99.620	99.593	99.455	7.250	99.739	99.686	99.532	7.375	99.739	99.686	99.532	7.000	102.497	102.417	102.286
VA Price Adjustments				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL HB			
FICO>=740	0.000	VA Loans	0.250	6.250	101.818	101.784	101.701	6.125	100.297	100.234	100.072	6.250	101.818	101.784	101.701
FICO 680 - 739	0.125	Non-Owner	0.500	6.375	101.432	101.351	101.221	6.250	99.983	99.920	99.758	6.375	101.432	101.351	101.221
FICO 660 - 679	0.250	Loan Amount \$50K < \$100K	0.500	6.500	101.844	101.764	101.634	6.625	102.218	102.137	102.007	6.500	101.844	101.764	101.634
FICO 640 - 659	2.000	Loan < \$50K (exception only)	1.500	6.750	102.171	102.144	102.018	6.875	101.879	101.796	101.712	6.750	102.171	102.144	102.018
FICO 620 - 639	3.000			6.875	101.879	101.796	101.712	7.000	102.322	102.239	102.155	6.875	102.322	102.239	102.155
				7.000	102.758	102.674	102.590	7.125	102.758	102.674	102.590	7.000	102.758	102.674	102.590
				7.125	102.628	102.548	102.368	7.250	102.628	102.548	102.368	7.125	102.628	102.548	102.368
				7.250	99.739	99.686	99.532	7.375	99.739	99.686	99.532				


**SERVING THOSE THAT SERVE
 VA & VA IRRRLS**

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

Effective: 11/7/2025 10:09

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
		0.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
Full Doc	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
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	Income Summary	Grid
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
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

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

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

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

NON-QM

Residential 30YR Fixed		Investor 30YR Fixed		Price Adjustments								
Rate	30 Day	Rate	30 Day	Residential NQM -- LLPAs								
				Full Doc								
6.375%	98.275	6.375%	99.200	FICOxLTV	55	60	65	70	75	80	85	90
6.500%	99.225	6.500%	100.100	780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
6.625%	99.925	6.625%	100.600	760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
6.750%	100.525	6.750%	101.100	740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
6.875%	100.975	6.875%	101.575	720	0.500	0.375	0.375	0.250	0.000	-0.750	-2.750	N/A
6.990%	101.425	6.990%	102.025	700	0.125	0.000	0.000	-0.250	-0.500	-1.250	-4.000	N/A
7.125%	101.800	7.125%	102.525	680	-0.125	-0.250	-0.500	-0.875	-1.500	-2.500	-6.250	N/A
7.250%	102.200	7.250%	102.975	660	-0.500	-0.750	-1.125	-1.625	-2.500	-5.000	N/A	N/A
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									

Investor NQM -- LLPAs							
Other							
LTV	50	55	60	65	70	75	80
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A
Cash-Out FICO ≥ 720	0.000	0.000	-0.125	-0.250	-0.500	-0.750	N/A
Cash-Out FICO < 720	-0.250	-0.375	-0.375	-0.500	-0.875	-1.250	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	-0.500
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	-0.125	-0.125	-0.125
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	N/A	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
No Prepay	-2.000	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
5 Yr Prepay	0.875	0.875	0.875	0.875	0.875	0.875	0.875
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	-0.750	-0.875	-1.000	-1.500	-2.000	N/A	N/A
DSCR 1.15 - 1.24	0.125	0.125	0.125	0.125	0.125	0.125	0.125
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500

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	0.250	-0.500	-0.875	-2.125
700	0.250	0.125	0.000	-0.250	-0.500	-1.250	-4.000
680	-0.500	-0.250	-0.500	-0.875	-1.500	-2.500	-6.250
660	-0.500	-0.750	-1.125	-1.625	-2.500	-5.000	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		Non Warrantable Condos				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)		Residual Income				12 M Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)											
			700	80.00%	70.00%		INVESTOR PROGRAM LIMITATIONS		INVESTOR PROGRAM LIMITATIONS		INVESTOR PROGRAM LIMITATIONS				12 M Mos Profit & Loss w/ 2mo Bank Stmt		80% (Purchase) 70% (Refinance)											
			680	75.00%	65.00%		Overlays		Overlays		Overlays				First Time Investors		80% LTV											
\$3,000,000	50%	12 Months	720	75.00%	70.00%		Interest Only Min DSCR 1.00		Interest Only Min DSCR 1.00		Interest Only Min DSCR 1.00				Interest Only Min DSCR 1.00		80% LTV											
			700	70.00%	70.00%		DSCR < 1.00x (0.75x Min)		DSCR < 1.00x (0.75x Min)		DSCR < 1.00x (0.75x Min)				Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt		80% LTV											
\$3,500,000	50%	12 Months	700	70.00%	N/A		Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt		Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt		Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt				Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt		80% LTV											
INVESTOR PROGRAM ELIGIBILITY				Max LTV			Declining Markets		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
Residential Highlights				Primary, Secondary Homes and NOO			Residential Highlights		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
Occupancy				Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties			Occupancy		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
Property Types				SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines			Property Types		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
Loan Programs				Fully Amortized - 30 Year Fixed			Loan Programs		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
Interest Only - 40 Year Fixed 10 Yr I/O							Interest Only - 40 Year Fixed 10 Yr I/O		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
Qual Payment - I/O				Qualify over the fully amortized period - 360 Months			Qual Payment - I/O		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
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			Max Cash Out		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
No Ratio				Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.			No Ratio		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
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.			DC - Debt Consolidation		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
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.			Prepayment Penalty		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																			
Investment Highlights				Non Owner Occupied Homes		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
Occupancy				Investment Properties Only		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
Property Types				SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
Loan Program				Fully Amortized - 30 Year Fixed		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
Interest Only - 30 Year Fixed 10 Yr I/O						<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
DSCR Calculation				Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
Gross Rents Defined				Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
Unleased / Vacant Homes				Gross rents determined from Average Market Rents on Appraisal.		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
				Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
				Unleased Properties (2+ Units): Max 1 vacant unit on refinances		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
Eligible Payoffs				Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepayments on ANY rental property.		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
First Time Investors				Defined as borrowers without a 12 month rental property history over the most recent 12 months.		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
Max Cash Out				\$500,000. Refer to delayed financing guidelines for other restrictions.		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
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.		<>ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%																						
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, KY, LA, ME, MI, MO, MN, MS, NC, NV, NM, NJ, OH, OK, OR, PA, SC, TN, WI, WA																



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

Effective: 11/7/2025 10:09

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
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 -2.250
	>= 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
Purchase Money Loans & Limited Cash-Out Refinance	High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000	0.000
	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	
	Agency Jumbo Balances*	0.000	0.000	0.000	0.000	0.000	
	Property LLPAs	0.000	0.000	-0.375	-0.375	-0.625	
	Loan Type LLPAs	0.000	0.000	-0.125	-0.125	-0.750	
	High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000	
Cash-Out Refinance	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750	
	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	
	Agency Jumbo Balances*	0.000	0.000	0.000	0.000	0.000	
	Property LLPAs	0.000	0.000	-0.375	-0.375	-0.625	
	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	-0.625	
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750	

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

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

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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

Effective: 11/7/2025 10:09

FIXED SECONDS

RESIDENTIAL		INVESTOR		RESIDENTIAL PRICE ADJUSTERS											
Rate	30 Day	Rate	30 Day	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		
12.375	111.875	13.375	111.875	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.500)	(6.125)		
12.250	111.750	13.250	111.750	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.750)	(6.375)		
12.125	111.625	13.125	111.625	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.375)	(7.375)		
12.000	111.500	13.000	111.500	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)		
11.875	111.375	12.875	111.375	720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)		
11.750	111.250	12.750	111.250	700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)	(9.375)	(11.500)		
11.625	111.125	12.625	111.125	680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)	(8.375)	(11.125)			
11.500	111.000	12.500	111.000	660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)	(7.250)	(10.250)				
11.375	110.875	12.375	110.875	12.250	110.750	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	(5.875)	(7.625)	
11.250	110.750	12.125	110.625	12.000	110.500	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	(6.125)	(7.875)	
11.125	110.625	11.875	110.375	11.750	110.250	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	(6.750)	(8.875)	
11.000	110.500	11.625	110.125	11.500	110.000	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
10.875	110.375	11.375	109.875	11.250	109.750	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
10.750	110.250	11.125	109.500	11.000	109.250	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
10.625	110.000	10.875	109.000	10.750	108.750	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
10.500	109.750	10.625	108.500	10.500	108.000	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
10.375	109.500	10.250	109.250	10.125	109.000	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
10.250	109.250	10.125	108.750	10.000	108.250	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
10.125	109.000	9.875	108.500	9.750	108.125	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
10.000	108.750	9.625	107.750	9.500	107.375	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
9.875	108.500	9.375	107.000	9.250	106.625	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
9.750	108.125	9.125	106.250	9.000	105.875	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
9.625	107.750	8.875	105.500	8.750	105.125	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
9.500	107.375	8.625	104.750	8.500	104.250	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
9.375	107.000	8.375	103.750	8.250	103.250	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
9.250	106.625	8.125	102.750	8.000	102.125	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
9.125	106.250	7.875	101.500	7.750	100.875	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
9.000	105.875	7.625	100.125	7.500	99.375	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)	
8.875	105.500	7.500	98.625	8.375	103.750	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
8.750	105.125	8.250	103.250	8.125	102.750	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
8.625	104.750	8.000	102.125	7.875	101.500	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
8.500	104.250	7.750	100.875	7.625	100.125	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
8.375	103.750	7.500	99.375	7.375	98.625	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
8.250	103.250	7.250	97.000	7.125	96.250	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
8.125	102.750	7.000	95.750	6.875	94.500	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
8.000	102.125	6.875	94.500	6.750	93.250	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
7.875	101.500	6.750	93.250	6.625	92.000	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
7.750	100.875	6.625	91.750	6.500	90.500	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
7.625	100.125	6.500	90.500	6.375	89.250	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
7.500	99.375	6.375	89.250	6.250	88.000	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
7.375	98.625	6.250	88.000	6.125	86.750	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
7.250	97.000	6.125	86.750	6.000	85.500	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
7.125	96.250	6.000	85.500	5.875	84.250	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
7.000	95.750	5.875	84.250	5.750	83.000	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
6.875	94.500	5.750	83.000	5.625	81.750	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
6.750	93.250	5.625	81.750	5.500	80.500	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
6.625	92.000	5.500	80.500	5.375	79.250	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
6.500	90.500	5.375	79.250	5.250	78.000	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
6.375	89.250	5.250	78.000	5.125	76.750	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
6.250	88.000	5.125	76.750	5.000	75.500	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
6.125	86.750	5.000	75.500	4.875	74.250	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
6.000	85.500	4.875	74.250	4.750	73.000	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
5.875	84.250	4.750	73.000	4.625	71.750	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
5.750	83.000	4.625	71.750	4.500	70.500	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
5.625	81.750	4.500	70.500	4.375	69.250	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
5.500	80.500	4.375	69.250	4.250	68.000	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
5.375	79.250	4.250	68.000	4.125	66.750	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
5.250	78.000	4.125	66.750	4.000	65.500	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
5.125	76.750	4.000	65.500	3.875	64.250	0.000	0.000	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
5.000	75.500	3.875	64.250	3.75											



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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		State Pricing Adjustments	
Repayable 3.5%	# 0.000	3.5% DPA SC - Loan Amount <\$100,000	-1.500
Repayable 5%	# -0.750	3.5% DPA SC - Loan Amount >=\$100,000 and <\$120,000	-1.000
Manufactured Home (Double Wide)	# -0.250	3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500
2 Units	# -0.250	5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500
Manual Underwrite	# -0.250	5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250
Exceed Income Limits (>135% AMI)	# -0.250	5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125
High Balance	# -2.500	5% DPA SC & AK Loan Amount <\$70,0000	-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
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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

Effective: 11/7/2025 10:09

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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