

5/15/2025 10:20

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	5/30/2025	2 days	0.100
30 Days	6/14/2025	7 days	0.250
45 Days	6/29/2025	15 days	0.375
		30 days	0.625

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

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COV	IVENTION	AL 30/25Y	'R FIXED	CC	NVENTION	NAL 20 YF	RFIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CC	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	98.445	98.408	98.354	6.000	99.468	99.364	99.291	5.750	100.001	99.941	99.909	5.875	100.035	100.002	99.872
6.250	98.853	98.869	98.795	6.125	99.998	99.895	99.821	5.875	100.469	100.437	100.307	6.000	100.287	100.255	100.125
6.375	99.446	99.402	99.332	6.250	100.495	100.392	100.319	6.000	100.728	100.695	100.579	6.125	100.515	100.483	100.353
6.500	99.961	99.917	99.847	6.375	100.968	100.865	100.792	6.125	101.034	100.974	100.942	6.250	100.885	100.853	100.723
6.625	100.415	100.371	100.301	6.500	100.717	100.599	100.511	6.250	101.513	101.453	101.421	6.375	101.301	101.269	101.139
6.750	100.778	100.815	100.726	6.625	101.187	101.069	100.981	6.375	101.850	101.790	101.758	6.500	101.531	101.498	101.368
6.875	101.291	101.245	101.156	6.750	101.627	101.509	101.421	6.500	101.971	101.939	101.809	6.625	101.753	101.720	101.590
7.000	101.771	101.712	101.634	6.875	102.029	101.911	101.823	6.625	102.189	102.157	102.070	6.750	102.062	102.030	101.900
7.125	102.144	102.085	102.007	7.000	102.033	101.945	101.886	6.750	102.465	102.408	102.376	6.875	102.468	102.435	102.305
7.250	102.593	102.534	102.449	7.125	102.435	102.356	102.307	6.875	102.904	102.872	102.742	7.000	102.677	102.644	102.514
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CC	NV 30 YR			CC	NV 20 YR		SH BAL	CC	DNV 15 YR	FIXED HI			NV 10 YR	FIXED HIG	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	99.719	99.675	99.528	6.500	99.535	99.491	99.364	6.250	99.025	98.993	98.863	6.250	98.621	98.588	98.458
6.625	100.011	99.967	99.820	6.625	99.970	99.888	99.806	6.375	99.458	99.426	99.296	6.375	98.954	98.922	98.792
6.750	99.547	99.527	99.410	6.750	99.515	99.427	99.339	6.500	99.653	99.621	99.491	6.500	99.216	99.183	99.053
6.875	99.972	99.939	99.830	6.875	99.890	99.802	99.714	6.625	99.823	99.791	99.661	6.625	99.455	99.423	99.293
7.000	100.462	100.418	100.271	7.000	100.275	100.208	100.099	6.750	99.891	99.859	99.729	6.750	99.488	99.455	99.325
7.125	100.705	100.661	100.536	7.125	100.648	100.560	100.472	6.875	100.319	100.287	100.157	6.875	99.813	99.781	99.651
7.250	100.916	100.873	100.766	7.250	100.847	100.759	100.671	7.000	100.483	100.451	100.321	7.000	100.038	100.006	99.876
7.375	101.275	101.220	101.121	7.375	101.130	101.042	100.954	7.125	100.615	100.583	100.453	7.125	100.247	100.214	100.084
7.500	101.544	101.495	101.396	7.500	101.358	101.270	101.182	7.250	98.983	98.915	98.842	7.250	98.983	98.915	98.842
7.625	101.707	101.663	101.501	7.625	101.531	101.443	101.355					∤ ├──			
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												·	inds (CA Only)		0.150
													er, LTV <= 75		2.125
													er, LTV 75.01-8	80	3.375
													er, LTV > 80		4.125
	No Current	: Program D	ata		No Current	: Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
	no carrein				no current		ata		110 0411011		ata	Condo, L	TV > 75		0.750
												FICO < 66			0.500
												Loan Amt	\$50K < \$100K		0.500
													OK (exception of		1.500
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		ss Payee		TINAA	LC	ck Desk H	Tours	E		tact Us	To com	AD 47.0		ed States	L KC KV L
	United Fideli				8:3	0am - 5:00p	om CST		ail: locks@			1	A, CO, FL, GA		
		/ Briarcliff Pi nsas City, M	wy, Suite 27	Э	Lock O	nline Unitl 8	:00pm CST	l	Lock Desk: (Iside Sales:	•		IVIE, IVII, N	IN, MO, NC, I	NE, NH, NM , VA, WA,W	
	Nai	isus City, IVI						l		(816) 457-		1	JC, 111, 1A	, va, vva,vv	



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	Conforming LL						ning	LLPA	\S						
	Purch	ase Mon	ey Loans	- LLPA	by Credit	Score/L	TV Ratio			Cash-out	Refinance			Credit Sco	ore/LTV
Credit Score		Applio	cable for		.TV Rang with tern		r than 15	years		Credit Score			LTV Rang	je or all loans	3
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780 760 – 779			0.000%							≥ = 780 760 – 779	0.375% 0.375%		0.625% 0.875%	0.875% 1.250%	1.375% 1.875%
740 – 779			0.000%							740 – 759	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			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699 660 – 679			0.625%							680 – 699 660 – 679	0.375%		2.000%	2.875% 4.000%	3.750% 4.750%
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639			1.500%							≤ 639			3.375%		5.125%
Addi	tional LL	PAs by L	oan Attri	bute App	olicable to	o Purcha	se Money	Loans		Additional L	LPAs by L			licable to C	Cash-out
					.TV Rang	Δ						Refinanc	LTV Rang	10	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate			0.000%							Condo	0.000%		0.125%		0.750%
Condo			0.125%							Investment	1.125%		1.625%	2.125%	3.375%
Investment			1.625%							Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing			0.625%						1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	tio		All LLPA			0	llowing lo	ans
					.TV Rang	e						moDoody	[∞] l∩ans		
												meReady			
Credit Score	>0%		cable for	all loans	with tern	ns greate		_	>95%	Loans to first-tir median ir	ne homebu	yers with	qualifying	income ≤10	
Credit Score ≥ = 780	<u>>0%</u> 0.000%	Applic >30% 0.000%	>60%	all loans		ns greate	>85%	>90%	>95% 0.375%	median ir	ne homebu	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
		>30% 0.000%	>60%	all loans >70% 0.125%	with tern >75% 0.500%	>80% 0.625%	> 85% 0.500%	>90% 0.375%	0.375%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780	0.000%	>30% 0.000% 0.000%	>60% 0.000%	>70% 0.125% 0.375%	>75% 0.500% 0.875%	>80% 0.625%	>85% 0.500% 0.750%	>90% 0.375% 0.625%	0.375% 0.625%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 – 779	0.000%	>30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	>70% 0.125% 0.375% 0.750%	with tern >75% 0.500% 0.875% 1.125%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	>90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 – 779 740 – 759	0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500%	>70% 0.125% 0.375% 0.750% 1.000%	vith tern >75% 0.500% 0.875% 1.125% 1.625%	>80% 0.625% 1.000% 1.375% 1.750%	>85% 0.500% 0.750% 1.125% 1.500%	>90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250% 1.625%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739	0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
$\geq = 780$ $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% imited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.000% 1.000% 1.000% 1.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loal	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% n Attribut	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to Li .TV Rang >75%	>80%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% >90%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% >95%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750% Attribut >60%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000%	ns greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cale >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	ns greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Care >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.750%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% 0.375% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% • Attribut >60% 0.000% 0.125%	all loans	with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% 3.75% 0.000% 0.750%	ns greate	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.250% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% 1.750% 0.000% 0.125% 1.625%	all loans	with term	ns greate	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.250% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% 0.375% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% 1.750% 0.000% 0.125% 1.625%	all loans	with term	ns greate	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500%	all loans	with term	ns greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.3075% 3.875% mited Cate >80% 0.000% 4.125% 4.125% 0.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 0.500%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 0.500% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 1.625% 0.500% 0.375%	all loans	with term	ns greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% imited Care >80% 0.000% 4.125% 4.125% 0.500% 0.625%	>85% 0.500% 0.750% 1.125% 1.500% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500% 0.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.250% 0.375% s by Loa >30% 0.000% 1.125% 0.500% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	all loans	with term	ns greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Care >80% 0.000% 4.125% 0.500% 0.625% 1.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.625% 1.000%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125% 4.125% 0.600%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	median ir	me homebu ncome (AM	yers with I) or 120%	qualifying 6 AMI in h	igh-cost are	



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

 Lock Expirations
 Lock Extensions

 15 Days
 5/30/2025
 2 days
 0.100

 30 Days
 6/14/2025
 7 days
 0.250

 45 Days
 6/29/2025
 15 days
 0.375

 30 days
 0.625

Effective: 5/15/2025 10:20

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

		, .,	0:20						***************************************	VVV.OTTEAC	ILE.COM				
			GOVI	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA!	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
5.000	99.978	99.817	99.619	5.875	100.130	100.097	99.968	5.375	97.043	96.980	96.818	FICO 740	- 779		0.000
5.125	100.475	100.408	100.210	6.000	100.671	100.639	100.509	5.500	97.082	97.054	97.027	FICO 680	- 739		0.125
.250	101.049	100.982	100.784	6.125	101.207	101.175	101.045	5.625	97.641	97.614	97.586	FICO 660	- 679		0.250
.375	101.243	101.188	101.083	6.250	101.735	101.703	101.573	5.750	97.496	97.433	97.271	FICO 640	- 659		0.500
5.500	101.708	101.653	101.548	6.375	101.301	101.268	101.138	5.875	97.814	97.786	97.758	FICO 620	- 639		1.500
.625	102.373	102.318	102.213	6.500	101.808	101.775	101.645	6.000	98.398	98.371	98.343				
5.750	102.717	102.689	102.662	6.625	102.317	102.284	102.154	6.125	98.919	98.892	98.864	Non-Own	er		0.500
.875	102.680	102.652	102.625	6.750	102.813	102.781	102.651	6.250	97.457	97.394	97.232	Loan Amo	ount \$50K < \$1	00K	0.500
7.000	103.257	103.229	103.202									Loan < \$5	OK (exception o	only)	1.500
7.125	103.691	103.664	103.636									All FHA St	reamline Loans	5	0.250
												All FHA Re	efinance Loans		0.125
Fh	HA 30 YR I	Fixed Higl	n Bal	F	HA 15 YR I	Fixed High	n Bal	RU	IRAL HOUS	SING 30 Y	R Fixed	П	USDA - Pric	e Adjustmo	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
.250	100.462	100.395	100.197	6.250	97.460	97.428	97.328	6.250	101.099	101.032	100.834	FICO 740	- 779		0.000
.375	100.551	100.496	100.391	6.375	97.686	97.645	97.597	6.375	100.863	100.796	100.565	FICO 700	- 739		0.125
5.500	101.056	101.001	100.896	6.500	98.045	98.004	97.955	6.500	101.447	101.380	101.149	FICO 680	- 699		0.250
.625	101.611	101.556	101.451	6.625	98.288	98.247	98.199	6.625	101.979	101.912	101.681	FICO 660	- 679		0.375
.750	101.699	101.632	101.519	6.750	98.538	98.506	98.376	6.750	102.492	102.425	102.194	FICO 640	- 659		0.875
.875	101.367	101.340	101.312	6.875	98.551	98.511	98.463	6.875	102.097	102.047	101.824	FICO 620	- 639		1.500
.000	101.944	101.917	101.889	7.000	98.750	98.711	98.662	7.000	102.660	102.610	102.387	CA Proper	rty		0.150
7.125	102.379	102.351	102.323	7.125	98.925	98.886	98.837	7.125	103.204	103.154	102.931	Loan < \$5	50K (exception)		1.500
.250	102.432	102.382	102.159	7.250	98.983	98.915	98.842	7.250	103.682	103.632	103.409	All RD Ref	inance Loans		0.125
7.375	101.096	101.029	100.798					7.375	102.858	102.791	102.560	*Other St	. Adjustments i	may apply	
						\overline{GOV}	'ERN	MF	NT V	/Δ					
	VA 15	YR Fixed				YR Fixed				ARM 1/1	/5		VA 30 YR	Fixed IRR	RL
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
5.000	100.671	100.639	100.509	6.000	99.978	99.817	99.619	5.750	97.496	97.433	97.271	6.000	99.978	99.798	99.569
5.125	101.207	101.175	101.045	6.125	100.475	100.408	100.210	5.875	97.485	97.422	97.260	6.125	100.464	100.284	100.055
5.250	101.735	101.703	101.573	6.250	101.049	100.982	100.784	6.000	97.475	97.412	97.250	6.250	100.654	100.474	100.245
.375	101.301	101.268	101.138	6.375	101.243	101.188	101.083	6.125	97.467	97.404	97.242	6.375	101.243	101.188	101.083
5.500	101.808	101.775	101.645	6.500	101.708	101.653	101.548	6.250	97.457	97.394	97.232	6.500	101.708	101.653	101.548
.625	102.317	102.284	102.154	6.625	102.373	102.318	102.213					6.625	102.373	102.318	102.213
5.750	102.813	102.781	102.651	6.750	102.717	102.689	102.662					6.750	102.717	102.689	102.662
				6.875	102.680	102.652	102.625					6.875	102.680	102.652	102.625
				7.000	103.257	103.229	103.202					7.000	103.257	103.229	103.202
				7.125	103.691	103.664	103.636					7.125	103.691	103.664	103.636
V	/A 15 YR F	ixed High	Ral	\	/A 30 YR F	ixed High	Ral		VA 5/	1 ARM HE	3	\	/A 30 YR F	xed IRRR	HR
late	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
.750	99.808	99.753	99.648	6.250	100.462	100.395	100.197	6.125	97.167	97.104	96.942	6.250	100.462	100.395	100.197
.875	100.127	100.071	99.966	6.375	100.551	100.496	100.391	6.250	97.157	97.094	96.932	6.375	100.551	100.496	100.391
.000	100.499	100.444	100.339	6.500	101.056	101.001	100.896					6.500	101.056	101.001	100.896
.125	100.846	100.790	100.685	6.625	101.611	101.556	101.451					6.625	101.611	101.556	101.451
	100.673	100.611	100.549	6.750	101.699	101.632	101.519					6.750	101.699	101.632	101.519
.250	100.716	100.654	100.592	6.875	101.367	101.340	101.312					6.875	101.367	101.340	101.312
			101.059	7.000	101.944	101.917	101.889					7.000	101.944	101.917	101.889
5.375	101.183	101.121					102.323					7.125	102.379	102.351	102.323
5.375 5.500	101.183 101.366	101.121 101.304	101.242	7.125	102.379	102.351	102.323					1.1			
.375 .500 .625				7.125 7.250	102.379 102.432	102.351	102.323					7.250	102.432	102.382	102.159
.375 .500 .625	101.366	101.304	101.242	11								7.250 7.375	102.432 101.096	102.382 101.029	
i.375 i.500 i.625	101.366	101.304	101.242 98.376	7.250 7.375	102.432 101.096	102.382	102.159					11			
.375 .500 .625 .750	101.366 98.538	101.304	101.242 98.376	7.250	102.432 101.096	102.382	102.159	7				11			
5.250 5.375 5.500 5.625 5.750 FICO>=740	101.366 98.538	101.304	101.242 98.376 VA Price A	7.250 7.375 Adjustmen	102.432 101.096	102.382	102.159 100.798					7.375	101.096	101.029	100.798
5.375 5.500 5.625 5.750 FICO>=740	101.366 98.538	101.304	101.242 98.376 VA Price A	7.250 7.375 Adjustmen VA Loans Non-Owne	102.432 101.096	102.382 101.029	102.159 100.798			SEI	RVING	7.375 THOS	101.096	101.029	100.798
5.375 5.500 5.625 5.750 ICO>=740 ICO 680 -	101.366 98.538	101.304	101.242 98.376 VA Price A 0.000 0.125	7.250 7.375 Adjustmen VA Loans Non-Owne	102.432 101.096 ts	102.382 101.029	102.159 100.798 0.250 0.500			SEI	RVING VA	7.375 THOS	101.096	101.029	100.798
.375 .500 .625 .750 .750 .750 .750 .750 .750	101.366 98.538 0 739 679	101.304	101.242 98.376 VA Price A 0.000 0.125 0.250	7.250 7.375 Adjustmen VA Loans Non-Owne	102.432 101.096 ts er unt \$50K < \$10	102.382 101.029	0.250 0.500			SEI	RVING VA	7.375 THOS	101.096	101.029	100.798
.375 .500 .625 .750 .750 .750 .750 .750 .750	101.366 98.538 0 739 679 659 639	101.304 98.506	101.242 98.376 VA Price A 0.000 0.125 0.250 2.000 3.000	7.250 7.375 Adjustmen VA Loans Non-Owne	102.432 101.096 ts er unt \$50K < \$10 OK (exception	102.382 101.029	0.250 0.500 0.500 1.500				RVING VA	7.375 THOS	101.096 BE TH/	101.029	100.798
3.375 3.500 3.625 3.750	101.366 98.538) 739 679 659 639	101.304 98.506	VA Price A 0.000 0.125 0.250 2.000 3.000	7.250 7.375 VA Loans Non-Owne Loan Amo Loan < \$50	102.432 101.096 ts er unt \$50K < \$10 OK (exception	102.382 101.029	0.250 0.500 0.500 1.500			tact Us	VA	7.375 THOS	101.096 BE TH/ IRRE	101.029	
5.375 5.500 6.625 6.750 ICO>=740 ICO 680 - ICO 660 - ICO 640 - ICO 620 -	101.366 98.538) 739 679 659 639	101.304 98.506 ss Payee	101.242 98.376 VA Price A 0.000 0.125 0.250 2.000 3.000	7.250 7.375 Adjustmen VA Loans Non-Owne Loan Amo Loan < \$56	102.432 101.096 ts er unt \$50K < \$10 K (exception Lo 8:3	102.382 101.029	102.159 100.798 0.250 0.500 0.500 1.500	ı	Cont ail: locks@ .ock Desk: (tact Us uffmortga _ę	VA ge.com	7.375 THOS 6 VA	101.096 BE TH/	101.029	100.798



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

 Lock Expirations
 Lock Extensions

 0 Days
 6/14/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	5/15/2025 10	:20	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	109.317	11.500	110.476
11.375	109.067	11.375	110.210
11.250	108.817	11.250	109.945
11.125	108.567	11.125	109.679
11.000	108.317	11.000	109.414
10.875	108.067	10.875	109.148
10.750	107.817	10.750	108.882
10.625	107.567	10.625	108.617
10.500	107.317	10.500	108.351
10.375	107.067	10.375	108.085
10.250	106.817	10.250	107.820
10.125	106.567	10.125	107.554
10.000	106.317	10.000	107.289
9.875	106.067	9.875	107.023
9.750	105.817	9.750	106.757
9.625	105.567	9.625	106.492
9.500	105.317	9.500	106.226
9.375	105.067	9.375	105.960
9.250	104.817	9.250	105.695
9.125	104.567	9.125	105.429
9.000	104.317	9.000	105.164
8.875	104.067	8.875	104.882
8.750	103.817	8.750	104.601
8.625	103.567	8.625	104.320
8.500	103.317	8.500	104.039
8.375	103.067	8.375	103.757
8.250	102.817	8.250	103.476
8.125	102.535	8.125	103.194
8.000	102.254	8.000	102.913
7.875	101.942	7.875	102.601
7.750	101.629	7.750	102.288
7.625	101.254	7.625	101.913
7.500	100.879	7.500	101.538
7.375	100.504	7.375	101.163
7.250	100.129	7.250	100.726
7.125	99.754	7.125	100.288
7.000	99.379	7.000	99.788
6.875	98.942	6.875	99.288
6.750	98.504	6.750	98.726
6.625	98.004	6.625	98.163
6.500	97.504	6.500	97.601
6.375	96.942	6.375	96.976
6.250	96.379	6.250	96.288
6.125	95.754	6.125	95.601
6.000	95.129	6.000	94.913
5.875	94.442	5.875	94.163
5.750	93.754	5.750	93.413
5.625	93.067	5.625	92.663
F F00	02.200	F F00	01.013

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

5.500

91.913

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

92.380

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	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
Loan Size	>\$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	-	-	-	-	-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
LLITIS	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	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
F. 11 D.	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Dos	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

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



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

 Lock Expirations
 Lock Extensions

 Days
 6/14/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed	
Rate	30 Day	
6.875%	98.775	
6.990%	99.275	
7.125%	99.775	
7.250%	100.275	
7.375%	100.713	
7.500%	101.119	
7.625%	101.494	
7.750%	101.869	
7.875%	102.213	
7.990%	102.556	
8.125%	102.869	
8.250%	103.181	
8.375%	103.494	
8.500%	103.744	
8.625%	103.994	
8.750%	104.244	
8.875%	104.494	
8.990%	104.744	
9.125%	104.994	
9.250%	105.244	
9.375%	105.494	
9.500%	105.744	
9.625%	105.994	
Man VCD 404 000	1 - 4 750404	

Max YSP 101.000 - up to 1.75MM Max YSP 100.500 - 1.75MM to 2MM Max YSP 100.000 - 2MM to 3MM

	NON-Q
In	vestor 30YR Fixed
Rate	30 Day
6.875%	99.275
6.990%	99.775
7.125%	100.275
7.250%	100.775
7.375%	101.213
7.500%	101.650
7.625%	102.088
7.750%	102.525
7.875%	102.900
7.990%	103.275
8.125%	103.650
8.250%	104.025
8.375%	104.338
8.500%	104.650
8.625%	104.963
8.750%	105.213
8.875%	105.463
8.990%	105.713
9.125%	105.963
9.250%	106.213
9.375%	106.463
9.500%	106.713
9.625%	106.963
Max VSP w No	Drenay 100 000

Max YSP w No Prepay 100.000 Max YSP 101.000

Investor NQM LLPAs									
			Othe	r					
LTV	50	55	60	65	70	75	80		
Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A		
I/O	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A		
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A		
Cash-Out FICO < 720	-0.500	-0.500	-0.500	-0.625	-0.875	-1.500	N/A		
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500		
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250		
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A		
Loan Amt <\$150K	-0.750	-0.875	-1.000	-1.250	-1.250	-1.250	-1.500		
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375		
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A		
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A		
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250		
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625		
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A		
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500		

		Pr	ice Adjustm	ents					
Residential NQM LLPAs									
			Full Doo	:					
FICOxLTV	55	60	65	70	75	80	85	90	
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625	
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750	
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250	
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A	
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A	
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A	
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A	
		_	tatement ,	_					
FICOxLTV	55	60	65	70	75	80	85	90	
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.500	-4.875	
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.625	-5.000	
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.125	-5.500	
720	0.375	0.250	0.250	0.000	-0.250	-1.000	-3.250	N/A	
700	0.375	0.250	0.000	-0.375	-0.750	-2.000	-4.250	N/A	
680	-0.250	-0.375	-0.750 -1.875	-1.375	-2.125	-3.000	-6.500	N/A	
660	-1.375	-1.500	ntial NQN	-2.625	-3.500	-5.125	N/A	N/A	
LTV	55	60	65	70	75	80	85	90	
1/0	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A	
Cash-Out FICO ≥ 720	-0.230	-0.230	-0.375	-0.625	-0.023	-1.375	N/A	N/A	
Cash-Out FICO < 720	-0.750	-0.750	-0.750	-1.000	-1.250	N/A	N/A	N/A	
2nd Home	0.000	0.000	-0.736	-0.375	-0.500	-0.750	N/A	N/A	
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A	
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Loan Amt > \$2.0M	-0.250	-0.250	-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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750	
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
1099 *	-0.500		-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	
			IQM LLF x / 3 Yr Pr						
FICOxLTV	50	55	60	65	70	75	80		
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875		
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250		
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625		
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375		
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250		
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A		
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A		
FN	-1.000	-1.250	-1.750	-2.250	N/A	N/A	N/A		
		_	_			_			

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid to the prepaid to the prepa	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid to the prepaid to the prepa	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395

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

Lock Expirations		Lock Extensions	
30 Days	6/14/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.482	109.857	109.107
9.875	110.232	109.607	108.857
9.750	109.982	109.357	108.607
9.625	109.732	109.107	108.357
9.500	109.482	108.857	108.107
9.375	109.232	108.607	107.857
9.250	108.982	108.357	107.607
9.125	108.732	108.107	107.357
9.000	108.482	107.857	107.107
8.875	108.232	107.607	106.857
8.750	107.982	107.357	106.607
8.625	107.732	107.107	106.357
8.500	107.482	106.857	106.107
8.375	107.232	106.607	105.857
8.250	106.982	106.357	105.607
8.125	106.593	105.968	105.218
8.000	106.204	105.579	104.829
7.875	105.816	105.191	104.441
7.750	105.414	104.789	104.039
7.625	105.000	104.375	103.625
7.500	104.573	103.948	103.198
7.375	104.133	103.508	102.758
7.250	103.678	103.053	102.303
7.125	103.210	102.585	101.835
7.000	102.728	102.103	101.353
6.875	102.232	101.622	100.872
6.750	101.722	101.176	100.426
6.625	101.199	100.718	99.968
6.500	100.663	100.248	99.498
6.375	100.113	99.767	99.017
6.250	99.550	99.275	98.525
6.125	98.975	98.772	98.022
6.000	98.388	98.258	97.508
5.875	97.788	97.663	96.913
5.750	97.175	97.050	96.300
5.625	96.550	96.425	95.675
5.500	95.913	95.788	95.038
5.375	95.263	95.138	94.388
5.250	94.602	94.477	93.727
5.125	93.932	93.807	93.057
5.000	93.251	93.126	92.376

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
LUAIIS	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
	>= 780	-0.375	-0.375	-0.625	-0.875	
	760 - 779	-0.375	-0.375	-0.875	-1.250	
	740 - 759	-0.375	-0.375	-1.000	-1.625	
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	
	700 - 719	-0.375	-0.500	-1.625	-2.625	
	680 - 699	-0.375	-0.625	-2.000	-2.875	
	660 - 679	-0.375	-0.875	-2.750	-4.000	

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Louis Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							1
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						1
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
,		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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



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

Lock Expirations
30 Days 6/14/2025

2 days 0.100 7 days 0.250 15 days 0.375 30 days 0.625

Effective: 5/15/2025 10:20

FIXED SECONDS

RES	IDENTIAL	IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.375	13.500	111.375
12.625	112.125	13.375	111.250
12.500	111.875	13.250	111.125
12.375	111.625	13.125	111.000
12.250	111.375	13.000	110.875
12.125	111.125	12.875	110.750
12.000	110.875	12.750	110.500
11.875	110.625	12.625	110.250
11.750	110.375	12.500	110.000
11.625	110.125	12.375	109.750
11.500	109.875	12.250	109.500
11.375	109.625	12.125	109.250
11.250	109.375	12.000	109.000
11.125	109.125	11.875	108.750
11.000	108.875	11.750	108.500
10.875	108.625	11.625	108.250
10.750	108.375	11.500	108.000
10.625	108.125	11.375	107.750
10.500	107.875	11.250	107.500
10.375	107.625	11.125	107.250
10.250	107.250	11.000	107.000
10.125	106.875	10.875	106.750
10.000	106.500	10.750	106.500
9.875	106.125	10.625	106.250
9.750	105.750	10.500	106.000
9.625	105.375	10.375	105.750
9.500	105.000	10.250	105.375
9.375	104.625	10.125	105.000
9.250	104.250	10.000	104.625
9.125	103.875	9.875	104.250
9.000	103.500	9.750	103.875
8.875	103.125	9.625	103.500
8.750	102.625	9.500	103.125
8.625	102.125	9.375	102.625
8.500	101.625	9.250	102.125
8.375	101.125	9.125	101.625
8.250	100.625	9.000	101.125
8.125	99.875	8.875	100.375
8.000	99.125	8.750	99.625
7.875	98.375	8.625	98.875
7.750	97.625		-

				RESI	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗄	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
•	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Ļ	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds			
101.000			
No Prepayment Penalties on Seconds			

		INVESTOR PRICE ADJUSTERS								
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
Ľ	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ື	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

Stand Alone Second \$1,395 Piggyback Second \$995

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD A7 CA CO EL CA ID IA II IN IKC IN IA A15 AN A10 AND
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	1013, NC, NC, NC, NN, NN, NN, ON, ON, ON, TA, SC, TN, TA, VA, WI, WA



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

	Lock Expirations	Lock E	xtensions
30 Days	6/14/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 5/15/2025 10:20

FHA with DPA Seconds

30 Year Fixed				
Rate	15 Day	30 Day	45 Day	
7.875	101.429	101.374	100.999	
7.750	101.328	101.274	100.899	
7.625	100.537	100.483	100.108	
7.500	100.435	100.380	100.005	
7.375	100.321	100.267	99.892	
7.250	100.199	100.144	99.769	

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	-1.5	00
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000	
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500	
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500	
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250	
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125	
5% DPA SC & AK Loan Amount <\$70,0000	-3.000	

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	10, 112, 111, 10, 117, 1111, 011, 011, 011, 171, 36, 117, 171, 171, 171, 171



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

	Lock Expirations	Lock Extensions	
15 Days	5/30/2025	2 days	0.100
30 Days	6/14/2025	7 days	0.250
45 Days	6/29/2025	15 days	0.375
		30 days	0.625

Effective: 5/15/2025 10:20

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

United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 Approved States

AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA,WI