

7/14/2025 9:55

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	7/29/2025	2 days	0.100
30 Days	8/13/2025	7 days	0.250
45 Days	8/28/2025	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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CON	IVENTION	AL 30/25\	'R FIXED	CC	OITMANN	NAL 20 YF	RFIXED	CC	ONVENTIO	NAL 15 YF	R FIXED	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	99.297	99.269	99.231	6.000	99.861	99.760	99.689	5.750	100.614	100.549	100.512	5.875	100.496	100.465	100.273
6.250	99.618	99.653	99.581	6.125	100.358	100.257	100.186	5.875	100.976	100.932	100.873	6.000	100.751	100.721	100.528
6.375	100.201	100.158	100.104	6.250	100.823	100.722	100.651	6.000	101.221	101.191	101.068	6.125	101.041	101.010	100.818
6.500	100.719	100.676	100.622	6.375	101.255	101.154	101.083	6.125	101.521	101.472	101.406	6.250	101.272	101.242	101.009
6.625	101.218	101.175	101.121	6.500	101.048	100.940	100.861	6.250	101.880	101.810	101.765	6.375	101.671	101.641	101.409
6.750	101.452	101.443	101.363	6.625	101.479	101.371	101.293	6.375	102.176	102.107	102.060	6.500	101.913	101.883	101.650
6.875	101.954	101.904	101.842	6.750	101.875	101.766	101.688	6.500	102.369	102.339	102.171	6.625	102.180	102.150	101.917
7.000	102.411	102.368	102.299	6.875	102.248	102.139	102.061	6.625	102.642	102.612	102.469	6.750	102.344	102.314	102.082
7.125	102.811	102.761	102.699	7.000	102.821	102.742	102.692	6.750	102.857	102.787	102.741	6.875	102.739	102.708	102.476
7.250	103.131	103.098	103.018	7.125	103.252	103.172	103.122	6.875	103.205	103.175	103.019	7.000	102.938	102.908	102.676
CC	NV 30 YR	FIXED HIG	SH BAL	CC	NV 20 YR	FIXED HIG	SH BAL	CC	DNV 15 YR	FIXED HI	GH BAL	CC	NV 10 YR	FIXED HIG	H BAL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	100.228	100.200	100.086	6.500	100.247	100.197	100.148	6.250	99.399	99.369	99.136	6.250	98.973	98.942	98.710
6.625	100.623	100.573	100.511	6.625	100.672	100.623	100.573	6.375	99.814	99.784	99.551	6.375	99.279	99.248	99.016
6.750	100.971	100.921	100.859	6.750	101.020	100.971	100.921	6.500	100.003	99.973	99.740	6.500	99.568	99.538	99.305
6.875	101.336	101.286	101.225	6.875	101.386	101.336	101.286	6.625	100.208	100.178	99.945	6.625	99.837	99.806	99.574
7.000	101.741	101.692	101.630	7.000	101.791	101.741	101.692	6.750	100.163	100.133	99.900	6.750	99.736	99.706	99.474
7.125	102.117	102.067	102.005	7.125	102.166	102.117	102.067	6.875	100.575	100.544	100.312	6.875	100.039	100.009	99.777
7.250	102.470	102.420	102.358	7.250	102.520	102.470	102.420	7.000	100.732	100.702	100.469	7.000	100.287	100.256	100.024
7.375	102.666	102.616	102.554	7.375	102.715	102.666	102.616	7.125	100.865	100.835	100.602	7.125	100.504	100.474	100.241
7.500	102.885	102.835	102.774	7.500	102.935	102.885	102.835	7.250	98.851	98.721	98.585	7.250	98.851	98.721	98.585
7.625	103.083	103.033	102.972	7.625	103.133	103.083	103.033					4			
	COED	C ADNAC			COED	7/C ADNAC	•		COED 1	O/C ADM	C	-	Miss Dries	A ali:	
	SUFR	5/6 ARMS			SUFK .	7/6 ARMS)		SOFK .	10/6 ARM	3	No. 1	Misc Price ands (Non-CA)	Adjustme	_
													inds (NOII-CA)		0.250
													er, LTV <= 75		2.125
													er, LTV 75.01-8	20	3.375
													er, LTV > 80		4.125
	No Current	t Program D	ata		No Current	t Program D	ata		No Curren	t Program D	iata	2-4 Unit	ici, Li v > 00		1.000
	No current	t i logialii b	utu		No current	Trogram	ata		No curren	t i rogram b	utu	Condo, LT	TV > 75		0.750
												FICO < 66			0.500
												1	\$50K < \$100K		0.500
													OK (exception of		1.500
												Esan - ys	ок (елеерион	,,	1.500
	ما	ss Payee	Clause			ock Desk I	Hours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA		ek Desk I	Tours	Fm	ail: locks@		ge com	ΔR Δ7 C	Approv A, CO, FL, GA		I KC KV IV
			wy, Suite 27			80am - 5:00p			Lock Desk: (A, CO, FL, GA 1N, MO, NC, I		
		nsas City, M		J	Lock O	nline Unitl 8	:00pm CST	l	iside Sales:	•		'VIE, IVII, IV		, VA, WA,WI	
Construction of the contract o							l		(010) 437		1	,,	, , , ,		



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

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15 Days	7/29/2025	2 days	0.100
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45 Days	8/28/2025	15 days	0.375
		30 days	0.625

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Effective:	/	/14/2025 9:	55							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
	Burck	acca Mon	ev Loans	LLDA	by Crodit					Cash-out Refinance Loans – LLPA by Credit Score/LTV					
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%						0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									11.1 00 70	Additional L					
Add	itional LL	.FAS DY L	Odii Allii	nute Ahr	nicable to	Pulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 11 1 1 1	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		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%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA			_	llowing lo	ans
					TV Rang							meReady			
Credit Score			cable for	_						Loans to first-tir					
≥ = 780	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95% 0.375%		ns meeting	<u>′</u>		igh-cost are	
760 – 779	0.000%	0.000%	0.000%	_	0.875%		0.750%	_	0.625%	Loa	ino meeting	Duty to C	orve requ	IICIIICIIIG	
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%				1.750%		1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%						
660 – 679	0.000%	0.125%	1.125%						2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%				2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%							
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	5						
Loan Feature	>0%	>30%	>60%	>70%	TV Rang	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%			0.000%		0.000%	0.250%		1					
mortgage															
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment property	1.125%			2.125%				4.125%							
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance	II.	I		l		0.5000/	0.5000/	0.7500/	. ====	I					
ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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Effectiv	e:	//14/2025								WW.UFFEAG	SLE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	06
	FHA 30	O YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	100.452	100.338	100.165	5.875	100.477	100.447	100.366	5.375	97.445	97.382	97.220	FICO 740	- 779		0.000
6.125	100.933	100.878	100.705	6.000	101.017	100.987	100.816	5.500	97.450	97.419	97.388	FICO 680	- 739		0.125
6.250	101.225	101.182	101.009	6.125	101.547	101.516	101.284	5.625	98.006	97.974	97.943	FICO 660			0.250
6.375	101.643	101.580	101.468	6.250	102.070	102.040	101.808	5.750	97.744	97.681	97.529	FICO 640			0.500
6.500	102.162	102.099	101.987	6.375	101.554	101.524	101.291	5.875	98.188	98.157	98.126	FICO 620	- 639		1.500
6.625	102.646	102.583	102.471	6.500	102.072	102.042	101.809	6.000	98.757	98.725	98.694				
6.750	102.935	102.786	102.638	6.625	102.580	102.549	102.317	6.125	99.256	99.224	99.193	Non-Owr			0.500
6.875	102.851	102.702	102.554	6.750	103.084	103.054	102.821	6.250	97.705	97.642	97.480		ount \$50K < \$1		0.500
7.000	103.344	103.196	103.047									11	OK (exception		1.500
7.125	103.713	103.565	103.416	∤				↓					reamline Loan		0.250
	IIA 20 VD	Fived Hig	h Dal		IA 1E VD	Fived Hie	h Dol	DI	JRAL HOU:	CINIC 20 V	D Fixed	I All FHA K	efinance Loans		0.125
Rate	HA 30 YR			Rate	HA 15 YR			Rate				5100 7	USDA - Pric	e Adjustini	_
6.250	15-Day 100.687	30-Day 100.645	45-Day 100.472	6.250	15-Day 97.795	30-Day 97.765	45-Day 97.533	6.250	15-Day 101.525	30-Day 101.482	45-Day 101.309	FICO >=7 FICO 740			0.000
6.375	100.087	100.888	100.472	6.375	97.869	97.814	97.754	6.375	101.323	101.462	101.067	FICO 700			0.000
6.500	100.530	100.888	101.334	6.500	98.164	98.109	98.048	6.500	101.328	101.272	101.679				
6.625	101.809	101.447	101.334	6.625	98.164	98.109	98.048	6.625	101.941	101.884	101.679	FICO 680 FICO 660			0.250
6.625 6.750	101.883	101.821	101.708	6.750	98.809	98.334 98.779	98.273	6.750	102.484	102.427	102.222	FICO 640			0.375
6.875	101.538	101.328	101.723	6.875	98.670	98.615	98.554	6.875	103.010	102.335	102.748	FICO 620			1.500
7.000	102.032	101.883	101.735	7.000	98.834	98.779	98.718	7.000	103.006	102.921	102.121	CA Prope			0.150
7.125	102.401	102.252	102.104	7.125	99.022	98.967	98.906	7.125	103.563	103.478	103.254	1 <u> </u>	50K (exception)	1.500
7.250	102.478	102.393	102.169	7.250	98.851	98.721	98.585	7.250	104.023	103.938	103.714		finance Loans		0.125
7.375	101.140	101.083	100.878	/ .250	30.031	30.721	30.303	7.375	102.996	102.939	102.735		. Adjustments	may apply	0.123
				11				1				1		,	
				1		COV	/CDN		VIT V	/ A					
	VA 45	VD 51					/ERN	IIVIE			/e			Ei Line	
Rate	15-Day	YR Fixed 30-Day	45-Day	Rate	15-Day	YR Fixed 30-Day	45-Day	Rate	15-Day	ARM 1/1 30-Day	/5 45-Day	Rate	15-Day	Fixed IRF 30-Day	45-Day
6.000	101.017	100.987	100.754	6.000	100.452	100.338	100.165	5.750	97.744	97.681	97.519	6.000	100.452	100.249	99.996
6.125	101.547	101.516	101.284	6.125	100.432	100.338	100.705	5.875	97.736	97.673	97.513	6.125	100.432	100.730	100.477
6.250	102.070	102.040	101.808	6.250	101.225	101.182	101.009	6.000	97.726	97.663	97.501	6.250	101.145	100.730	100.477
6.375	101.554	101.524	101.291	6.375	101.643	101.580	101.468	6.125	97.716	97.653	97.491	6.375	101.643	101.580	101.468
6.500	102.072	102.042	101.809	6.500	102.162	102.099	101.987	6.250	97.705	97.642	97.480	6.500	102.162	102.099	101.987
6.625	102.580	102.549	102.317	6.625	102.646	102.583	102.471					6.625	102.646	102.583	102.471
6.750	103.084	103.054	102.821	6.750	102.935	102.786	102.638					6.750	102.935	102.786	102.638
				6.875	102.851	102.702	102.554					6.875	102.851	102.702	102.554
				7.000	103.344	103.196	103.047					7.000	103.344	103.196	103.047
				7.125	103.713	103.565	103.416					7.125	103.713	103.565	103.416
Rate	VA 15 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	/A 30 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	VA 5/ 15-Day	1 ARM HE 30-Day	45-Day	Rate	/A 30 YR F 15-Day	ixed IRRR 30-Day	L HB 45-Day
5.750	100.181	100.165	100.100	6.250	100.687	100.645	100.472	6.125	97.416	97.353	97.191	6.250	100.687	100.645	100.472
5.875	100.181	100.103	100.100	6.375	100.087	100.888	100.472	6.250	97.416	97.342	97.191	6.375	100.067	100.888	100.472
6.000	100.754	100.738	100.673	6.500	101.509	101.447	101.334					6.500	101.509	101.447	101.334
6.125	101.052	101.036	100.970	6.625	101.883	101.821	101.708					6.625	101.883	101.821	101.708
6.250	101.118	101.102	101.087	6.750	101.985	101.928	101.723	11				6.750	101.985	101.928	101.723
6.375	101.038	101.023	101.007	6.875	101.538	101.390	101.241					6.875	101.538	101.390	101.241
6.500	101.473	101.458	101.442	7.000	102.032	101.883	101.735					7.000	102.032	101.883	101.735
6.625	101.638	101.623	101.607	7.125	102.401	102.252	102.104					7.125	102.401	102.252	102.104
6.750	98.809	98.779	98.546	7.250	102.478	102.393	102.169					7.250	102.478	102.393	102.169
				7.375	101.140	101.083	100.878					7.375	101.140	101.083	100.878
FICO>=74	0		_	Adjustmen	ts		0.252	7							
FICO>=/4 FICO 680			0.000	VA Loans Non-Owne	r		0.250								
FICO 660			0.125		unt \$50K < \$1	00K	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
FICO 640			2.000		OK (exception		1.500						IRRE		
FICO 620			3.000		,	**	1.500				necession			-	
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli				8.3	0am - 5:00p	om CST		ail: locks@	_	_		A, CO, FL, GA		
			kwy, Suite 27	5		nline Unitl 8		1	Lock Desk: (. ,		ME, MI, N	IN, MO, NC,		
	Kar	nsas City, M	U 64150					l Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	1



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
 8/13/2025
 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:	7/14/2025 9:	55	
			NON-QM:
Residential 3	0 Yr Fixed		DSCR
11.500	109.867	11.500	111.286
11.375	109.617	11.375	111.020
11.250	109.367	11.250	110.755
11.125	109.117	11.125	110.489
11.000	108.867	11.000	110.224
10.875	108.617	10.875	109.958
10.750	108.367	10.750	109.692
10.625	108.117	10.625	109.427
10.500	107.867	10.500	109.161
10.375	107.617	10.375	108.895
10.250	107.367	10.250	108.630
10.125	107.117	10.125	108.364
10.000	106.867	10.000	108.099
9.875	106.617	9.875	107.833
9.750	106.367	9.750	107.567
9.625	106.117	9.625	107.302
9.500	105.867	9.500	107.036
9.375	105.617	9.375	106.770
9.250	105.367	9.250	106.505
9.125	105.117	9.125	106.239
9.000	104.867	9.000	105.974
8.875	104.617	8.875	105.692
8.750	104.367	8.750	105.411
8.625	104.117	8.625	105.130
8.500	103.867	8.500	104.849
8.375	103.617	8.375	104.567
8.250	103.367	8.250	104.286
8.125	103.085	8.125	104.004
8.000	102.804	8.000	103.723
7.875	102.492	7.875	103.411
7.750	102.179	7.750	103.098
7.625	101.804	7.625	102.723
7.500	101.429	7.500	102.348
7.375	101.054	7.375	101.973
7.250	100.679	7.250	101.536
7.125	100.304	7.125	101.098
7.000	99.929	7.000	100.598
6.875	99.492	6.875	100.098
6.750	99.054	6.750	99.536
6.625	98.554	6.625	98.973
6.500	98.054	6.500	98.411
6.375	97.492	6.375	97.786
6.250	96.929	6.250	97.098
6.125	96.304	6.125	96.411
6.000	95.679	6.000	95.723
5.875	94.992	5.875	94.973
5.750	94.304	5.750	94.223
5.625	93.617	5.625	93.473
5.500	92.930	5.500	92.723

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

PLUS	(Tighter credit b	ox, k	pest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	74 0 - 75 9	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	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
LLPAs	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	-0.125	-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	-1.250	
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
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
LLPAs	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
LLPAs	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								
Invest	or 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

 0 Days
 8/13/2025
 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	
6.625%	98.800	
6.750%	99.300	
6.875%	99.800	
6.990%	100.175	
7.125%	100.550	
7.250%	100.863	
7.375%	101.175	
7.500%	101.488	
7.625%	101.800	
7.750%	102.113	
7.875%	102.388	
7.990%	102.638	
8.125%	102.888	
8.250%	103.138	
8.375%	103.388	
8.500%	103.638	
8.625%	103.888	
8.750%	104.138	
8.875%	104.388	
8.990%	104.638	
9.125%	104.888	
9.250%	105.138	
9.375%	105.388	
Ma	x Price (Owner Occ / 2Yr+ PPP)	102.000
	Max Price (1 Yr PPP)	100.500
	Max Price (No Prepay)	99.500

	N(UN-QI
	Investor 30YR Fixed	
Rate	30 Day	
6.625%	98.650	
6.750%	99.400	
6.875%	100.100	
6.990%	100.725	
7.125%	101.125	
7.250%	101.500	
7.375%	101.850	
7.500%	102.200	
7.625%	102.550	
7.750%	102.900	
7.875%	103.250	
7.990%	103.600	
8.125%	103.913	
8.250%	104.225	
8.375%	104.538	
8.500%	104.850	
8.625%	105.100	
8.750%	105.350	
8.875%	105.600	
8.990%	105.850	
9.125%	106.100	
9.250%	106.350	
9.375%	106.600	
Max Price (Owner Occ / 2Yr+	102.000
Max Price (1Yr PPP)	100.500
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					
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A					
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A					
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A					
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500					
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250					
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A					
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250					
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125					
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A					
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A					
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250					
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625					
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375					
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500					
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000					
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A					
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250					
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500					

Delea Adlustrassis										
Price Adjustments										
Residential NQM LLPAs										
FICO-ITY		60	Full Doo		75	00	or	00		
FICOxLTV	55	60	65	70	75	80	85	90		
780	0.750	0.750	0.625 0.625	0.500	0.375	0.000 -0.125	-1.375 -1.500	-4.625 -4.750		
760 740	0.750	0.500	0.500	0.500	0.375	-0.125	-2.000	-5.250		
720			0.300	0.375						
720	0.500	0.375	0.000	-0.250	0.000 -0.625	-0.875 -1.500	-3.000 -4.000	N/A N/A		
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A		
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A		
000	1.023		atement			3.000	14/74	14//1		
FICOxLTV	55	60	65	70	75	80	85	90		
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875		
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000		
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500		
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A		
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A		
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A		
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A		
		Reside	ntial NQN	1 LLPA	s					
LTV	55	60	65	70	75	80	85	90		
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A		
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A		
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A		
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A		
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500		
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A		
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A		
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A		
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A		
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A		
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A		
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A		
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500		
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250		
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
Loan Amt > \$2.0M	-0.125	-0.125	-0.250 -1.125	-0.375 -1.250	-0.500 N/A	-0.500 N/A	N/A N/A	N/A N/A		
Loan Amt > \$3.0M ITIN	-1.000 -3.000	-1.000 -3.000	-3.000	-3.000	-3.000	N/A N/A	N/A N/A	N/A N/A		
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A		
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-0.373	-0.500	-0.750		
1 Yr P&L *	-0.750	-0.750	-0.750	-0.123	-0.123	-0.250	-0.300 N/A	-0.730 N/A		
1099 *	-0.730	-0.500	-0.730	-0.500	-0.730	-0.500	-0.750	-0.750		
1033			IOM LLF		5.500	0.500	3.730	5.750		
	DSC	R ≥ 1.00	x / 3 Yr Pr							
FICOxLTV	50	55	60	65	70	75	80			
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875			
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250			
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750			
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500			
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250			
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A			
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A			
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A			

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, max LTV 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. ord = % 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 C - Debt Consolidation C - Dept Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc punt prepaid (prepaid) rependity with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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 MTG Note, M e/Title Lien inc punt prepaid (prepaid) rependity with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	iirement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	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 further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- contized perio- continue perio-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute 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% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
30 Days	8/13/2025	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	110.757	110.132	109.382		
9.875	110.507	109.882	109.132		
9.750	110.257	109.632	108.882		
9.625	110.007	109.382	108.632		
9.500	109.757	109.132	108.382		
9.375	109.507	108.882	108.132		
9.250	109.257	108.632	107.882		
9.125	109.007	108.382	107.632		
9.000	108.757	108.132	107.382		
8.875	108.507	107.882	107.132		
8.750	108.257	107.632	106.882		
8.625	108.007	107.382	106.632		
8.500	107.757	107.132	106.382		
8.375	107.507	106.882	106.132		
8.250	107.257	106.632	105.882		
8.125	106.928	106.303	105.553		
8.000	106.599	105.974	105.224		
7.875	106.271	105.646	104.896		
7.750	105.923	105.298	104.548		
7.625	105.558	104.933	104.183		
7.500	105.174	104.549	103.799		
7.375	104.771	104.146	103.396		
7.250	104.348	103.723	102.973		
7.125	103.905	103.280	102.530		
7.000	103.442	102.817	102.067		
6.875	102.958	102.333	101.583		
6.750	102.457	101.832	101.082		
6.625	101.939	101.365	100.615		
6.500	101.404	100.897	100.147		
6.375	100.851	100.414	99.664		
6.250	100.284	99.917	99.167		
6.125	99.702	99.408	98.658		
6.000	99.106	98.886	98.136		
5.875	98.494	98.351	97.601		
5.750	97.868	97.743	96.993		
5.625	97.227	97.102	96.352		
5.500	96.571	96.446	95.696		
5.375	95.899	95.774	95.024		
5.250	95.216	95.091	94.341		
5.125	94.519	94.394	93.644		
5.000	93.811	93.686	92.936		

	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
D	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
LUalis	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
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
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						
		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	
	LOGII TYPE LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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



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

Lock Expiratio
30 Days 8/13/2025

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

Effective: 7/14/2025 9:55

FIXED SECONDS

Rate 30 Day Rate 30 Day 12.625 112.750 13.375 111.750 12.500 112.500 13.250 111.625 12.375 112.250 13.000 111.375 12.125 111.750 12.875 111.250 12.000 111.500 12.750 111.250 11.875 111.250 12.625 110.875 11.750 111.000 12.750 111.125 11.750 111.000 12.500 110.625 11.375 110.250 12.375 110.375 11.500 110.500 12.250 110.625 11.375 110.250 12.250 110.625 11.375 110.250 12.250 110.125 11.250 110.000 109.625 11.875 100.375 11.250 109.500 11.875 109.375 11.875 109.375 10.625 108.750 11.375 108.625 108.875 10.500 108.500 11.250 <th>250</th> <th></th> <th></th> <th>/F0700</th>	250			/F0700
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12.250 112.000 13.000 111.375 12.125 111.750 12.875 111.250 11.875 111.250 12.625 110.875 11.750 111.000 12.500 110.625 11.750 110.750 12.500 110.625 11.500 110.500 12.375 110.375 11.500 110.500 12.250 110.375 11.250 110.000 12.250 110.125 11.250 110.000 109.875 112.250 110.125 11.250 110.000 109.625 11.875 109.875 11.250 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.500 108.625 11.875 109.875 11.500 108.625 108.875 109.125 11.500 108.625 108.875 108.875 109.125 108.875 108.875 108.875 </td <td>12.500</td> <td>112.500</td> <td>13.250</td> <td>_</td>	12.500	112.500	13.250	_
12.125 111.750 12.875 111.250 12.000 111.500 12.750 111.125 11.875 111.250 12.625 110.875 11.750 111.000 12.500 110.625 11.500 110.500 12.375 110.375 11.500 110.500 12.250 110.375 11.250 110.000 12.250 110.125 11.250 110.000 109.875 11.250 110.125 11.250 110.000 109.625 11.875 109.875 11.250 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.875 109.875 11.500 108.625 108.875 109.9125 11.625 108.875 109.375 11.500 108.625 108.875 108.875 11.500 108.625 108.875 108.875 108.875 10.250 10.8625 10.	12.375	112.250	13.125	111.500
12.000 111.500 12.750 111.125 11.875 111.250 12.625 110.875 11.750 111.000 12.500 110.625 11.500 110.500 12.375 110.375 11.500 110.500 12.375 110.375 11.500 110.000 12.250 110.125 11.250 110.000 109.875 11.285 109.875 11.000 109.500 11.875 109.375 11.875 109.375 11.000 109.500 11.500 109.625 11.875 109.375 10.875 109.250 11.500 109.625 109.375 10.750 109.000 11.500 108.625 108.875 10.500 108.500 11.250 108.625 108.375 10.250 108.000 11.125 107.625 10.875 10.7875 10.250 106.875 10.500 107.625 10.625 106.875 9.500 105.750 105.000 106.625	12.250	112.000	13.000	111.375
11.875 111.250 12.625 110.875 11.750 111.000 12.500 110.625 11.500 110.500 12.375 110.375 11.375 110.250 12.250 110.125 11.375 110.000 12.250 110.125 11.250 110.000 12.200 109.875 11.250 110.000 109.625 11.875 109.375 11.000 109.500 11.750 109.375 10.9.375 11.875 109.375 11.875 109.375 11.500 108.875 109.125 10.625 108.875 109.125 10.625 108.875 108.875 108.375 108.375 108.375 108.375 108.375 108.375 108.375 11.250 108.625 10.3875 108.375 108.375 10.3875 108.375 10.3875 108.375 107.625 11.250 108.625 10.7875 107.625 10.875 107.375 107.375 107.375 107.725 9.875 105.375 107.725 107.750	12.125	111.750	12.875	111.250
11.750 111.000 12.500 110.625 11.625 110.750 12.375 110.375 11.500 110.500 12.250 110.125 11.375 110.250 12.125 109.875 11.250 110.000 109.625 11.875 109.875 11.000 109.500 11.875 109.375 11.875 109.375 11.000 109.500 11.750 109.125 10.88.75 10.9.125 10.88.75 10.9.125 10.88.75 10.9.125 10.88.75 10.9.125 10.88.75 10.9.125 10.88.75 10.9.125 10.88.75 10.9.125 10.88.75 10.9.125 10.88.75 10.8.875 10.8.875 10.8.375 10.8.250 11.375 108.375 108.375 10.8.375 10.8.375 10.8.375 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875 10.7.875<	12.000	111.500	12.750	111.125
11.625 110.750 12.375 110.375 11.500 110.500 12.250 110.125 11.375 110.250 12.125 109.875 11.250 110.000 109.625 11.875 109.375 11.000 109.500 11.875 109.375 11.750 109.375 10.000 109.500 11.750 109.125 10.875 109.125 10.875 109.125 11.500 108.875 10.900 10.625 108.875 11.500 108.625 10.875 10.8250 11.250 108.625 10.8375 10.8375 10.8375 10.8375 10.8250 11.250 108.125 10.875 10.825 10.875 10.875 10.875 10.875 10.875 10.875 10.875 10.7625 10.875 10.7625 10.875 10.7625 10.6875 10.625 106.875 10.625 106.875 10.500 10.625 106.875 10.500 106.625 10.375 106.875 10.500 10.625 106.875 10.250	11.875	111.250	12.625	110.875
11.500 110.500 12.250 110.125 11.375 110.250 12.125 109.875 11.250 110.000 109.625 11.875 109.375 11.000 109.500 11.875 109.375 11.750 109.125 10.875 109.250 11.625 108.875 10.9.125 11.500 108.875 10.750 109.000 11.500 108.625 10.875 10.8375 10.8375 10.8375 10.8375 10.8375 10.8375 10.8375 10.8375 10.8250 11.1250 108.125 10.8375 10.8250 11.1250 108.125 10.875 10.8375 10.8375 10.8250 11.1250 108.125 10.875 10.875 10.875 10.875 10.875 10.875 10.875 10.7625 10.875 10.7625 10.875 10.750 107.125 10.6875 10.625 106.875 10.500 10.625 106.875 10.500 10.625 106.875 10.500 10.625 10.625 106.875 10.250	11.750	111.000	12.500	110.625
11.375 110.250 12.125 109.875 11.250 110.000 109.625 11.875 109.375 11.000 109.500 11.875 109.375 109.125 10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.625 108.750 11.375 108.375 10.500 108.500 11.375 108.375 10.250 108.000 11.250 108.125 10.025 108.000 11.000 107.625 10.000 107.250 10.875 107.375 10.000 107.250 10.570 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.375 105.375 10.250 106.625 9.375 105.375 10.250 106.125 9.250 105.000 9.750 104.625 9.875 103.875 105.000 9.750	11.625	110.750	12.375	110.375
11.250 110.000 12.000 109.625 11.125 109.750 11.875 109.375 11.000 109.500 11.750 109.125 10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.500 108.500 11.375 108.375 10.500 108.500 11.250 108.125 10.250 108.000 11.000 107.625 10.000 107.250 10.875 10.750 107.375 10.000 107.250 10.500 105.625 106.875 10.500 107.125 9.875 106.500 10.500 106.625 106.875 10.500 106.625 106.875 9.500 105.750 10.250 106.125 10.375 106.375 10.250 106.625 106.125 10.375 105.375 10.125 105.750 9.875 105.000 9.750 104.625 9.875 104.625 9.875 104.625 9.875 103.000	11.500	110.500	12.250	110.125
11.125 109.750 11.875 109.375 11.000 109.500 11.750 109.125 10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.875 10.750 107.375 10.000 107.250 10.575 10.500 106.875 9.750 106.500 10.500 106.625 106.375 9.500 105.750 10.250 106.125 10.250 106.125 9.375 105.375 10.125 105.750 10.250 106.375 9.250 105.000 9.750 104.625 9.875 105.000 9.125 104.625 9.875 103.500 9.750 104.625 8.875 <td>11.375</td> <td>110.250</td> <td>12.125</td> <td>109.875</td>	11.375	110.250	12.125	109.875
11.000 109.500 11.750 109.125 10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.875 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.875 105.375 10.250 106.125 9.375 105.375 10.250 106.125 9.250 105.000 100.000 105.375 9.125 104.625 9.875 105.000 9.125 104.625 9.750 104.625 8.875 103.800 9.375 103.875 8.625 <	11.250	110.000	12.000	109.625
10.875 109.250 11.625 108.875 10.750 109.000 11.500 108.625 10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.875 10.750 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.875 105.375 10.250 106.125 9.375 105.375 10.250 106.125 9.250 105.000 105.375 10.250 105.050 9.125 104.625 9.875 105.000 9.750 104.625 9.000 104.250 9.750 104.625 9.500 103.875 8.750 103.500 9.375 103.500 9.375 103.000	11.125	109.750	11.875	109.375
10.750 109.000 11.500 108.625 10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.250 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.625 105.750 10.250 106.375 9.500 105.750 10.250 105.750 9.125 104.625 9.875 105.375 9.000 104.250 9.750 104.625 9.000 104.250 9.750 104.625 9.750 103.875 9.500 103.875 8.625 103.000 9.375 103.000 8.375 102.000 9.250 103.000 8.375 102.000 9.	11.000	109.500	11.750	109.125
10.625 108.750 11.375 108.375 10.500 108.500 11.250 108.125 10.250 108.000 11.000 107.625 10.000 107.625 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.001 104.625 9.875 105.000 9.125 104.625 9.875 105.000 9.750 104.625 9.875 104.625 8.875 103.875 9.625 104.250 8.875 103.500 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.25	10.875	109.250	11.625	108.875
10.500 108.500 11.250 108.125 10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.000 107.625 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.625 105.750 10.375 106.375 9.500 105.750 10.000 105.375 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 9.625 103.875 9.625 104.625 9.750 104.625 9.750 104.625 9.750 104.625 9.750 104.625 9.750 103.875 9.500 103.875 8.625 103.000 9.375 103.000 8.375 102.000 9.250	10.750	109.000	11.500	108.625
10.375 108.250 11.125 107.875 10.250 108.000 11.000 107.625 10.125 107.625 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.250 105.750 9.125 104.625 9.875 105.000 9.000 104.250 9.875 105.000 9.750 104.625 9.875 105.000 9.750 104.625 9.875 104.625 9.750 104.625 9.500 103.875 8.625 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.250 103.000 8.125 101.500 8.875 </td <td>10.625</td> <td>108.750</td> <td>11.375</td> <td>108.375</td>	10.625	108.750	11.375	108.375
10.250 108.000 11.000 107.625 10.125 107.625 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 106.625 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 9.875 103.875 9.625 104.625 9.750 104.625 9.875 105.000 9.500 103.875 9.500 103.875 8.625 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.125 101.500 8.875 102.500 8.750 100.000 102.500<	10.500	108.500	11.250	108.125
10.125 107.625 10.875 107.375 10.000 107.250 10.750 107.125 9.875 106.875 10.625 10.625 106.875 9.750 106.500 105.000 106.625 106.375 10.500 106.375 10.500 106.125 10.375 10.5750 10.250 106.125 10.5750 10.250 105.750 10.250 105.750 10.000 105.375 10.250 10.50750 9.875 105.000 105.375 9.875 105.000 9.8750 104.625 9.875 105.000 9.8750 104.625 9.8750 104.625 9.8750 104.625 9.8750 104.625 9.8750 104.625 9.8750 104.625 9.8750 103.875 9.500 103.875 9.500 103.875 9.500 103.875 9.500 103.875 9.375 103.500 9.375 103.500 9.250 103.000 9.250 103.000 9.250 103.000 9.125 102.500 9.250 103.000 9.250	10.375	108.250	11.125	107.875
10.000 107.250 10.750 107.125 9.875 106.875 10.625 106.875 9.750 106.500 10.500 105.00 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 8.875 103.875 9.625 104.250 8.750 103.500 9.500 103.875 8.625 103.000 9.375 103.000 8.375 102.000 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750 7.875 99.500 8.625	10.250	108.000	11.000	107.625
9.875 106.875 9.750 106.500 9.625 106.125 9.500 105.750 9.375 105.375 9.250 105.000 9.125 104.625 9.000 104.250 8.875 103.875 8.625 103.000 8.500 102.500 8.250 101.500 8.250 101.500 8.250 101.500 8.250 101.000 8.250 101.500 8.250 101.500 8.250 101.500 8.750 105.000 9.250 103.000 9.250 103.000 8.250 101.500 8.250 101.500 8.875 101.500 8.875 101.500 8.875 101.500 8.875 101.500 8.875 101.500 8.750 100.750 7.875 99.500 7.750 98.750	10.125	107.625	10.875	107.375
9.750 106.500 10.500 106.625 9.625 106.125 10.375 106.375 9.500 105.750 10.250 106.125 9.375 105.375 10.125 105.750 9.250 105.000 10.000 105.375 9.125 104.625 9.875 105.000 9.000 104.250 9.750 104.625 8.875 103.875 9.625 104.250 8.750 103.500 9.500 103.875 8.625 103.000 9.250 103.000 8.375 102.000 9.250 103.000 8.250 101.500 9.000 102.500 8.250 101.500 8.875 101.500 8.000 100.250 8.750 100.750 8.625 100.000 8.625 100.000 7.750 98.750 8.500 99.250	10.000	107.250	10.750	107.125
9.625 106.125 9.500 105.750 9.375 105.375 9.250 105.000 9.125 104.625 9.000 104.250 8.875 103.875 8.625 103.000 8.500 102.500 8.250 101.500 8.125 101.000 8.000 100.250 8.750 103.000 8.375 102.000 8.250 101.500 8.750 105.000 9.250 103.000 9.250 103.000 8.750 105.000 9.250 103.000 9.250 103.000 9.250 103.000 9.250 103.000 9.250 102.000 8.875 101.500 8.875 101.500 8.875 100.000 8.750 100.750 7.875 99.500 8.500 99.250	9.875	106.875	10.625	106.875
9.500 105.750 9.375 105.375 9.250 105.000 9.125 104.625 9.000 104.250 8.875 103.875 8.750 103.500 8.625 103.000 8.500 102.500 8.375 102.000 8.375 101.500 8.250 101.500 8.125 101.000 8.125 101.000 8.750 100.250 8.750 100.000 8.750 100.000 8.750 100.000 8.875 101.500 8.875 101.500 8.875 101.500 8.875 101.500 8.875 100.000 8.875 100.000 8.875 100.000 8.875 100.000 8.875 100.000 8.875 100.000 8.875 100.000 8.625 100.000 8.625 100.000 8.625 100.000 8.625 100.000 8.625 100.000 8.620 99.250	9.750	106.500	10.500	106.625
9.375 105.375 9.250 105.000 9.125 104.625 9.000 104.250 8.875 103.875 8.750 103.500 8.625 103.000 8.500 102.500 8.375 102.000 8.375 102.000 8.250 101.500 8.125 101.000 8.125 101.000 8.750 100.250 8.750 100.000 8.750 100.000 8.875 101.500 8.625 100.000 8.750 100.750 7.875 99.500 8.500 99.250	9.625	106.125	10.375	106.375
9.250 105.000 9.125 104.625 9.000 104.250 8.875 103.875 8.750 103.500 8.625 103.000 8.500 102.500 8.375 102.000 8.250 101.500 8.125 101.000 8.000 100.250 8.7875 99.500 8.750 100.750 8.875 101.000 8.875 101.500 8.625 100.000 8.750 100.750 7.875 99.500 8.500 99.250	9.500	105.750	10.250	106.125
9.125 104.625 9.000 104.250 8.875 103.875 8.750 103.500 8.625 103.000 8.500 102.500 8.250 101.500 8.250 101.500 8.125 101.000 8.000 100.250 8.750 100.750 8.625 101.000 8.750 100.750 8.750 100.750 8.750 100.750 8.625 100.000 8.625 100.000 8.625 100.000 8.625 100.000 8.500 99.250	9.375	105.375	10.125	105.750
9.000 104.250 8.875 103.875 8.750 103.500 8.625 103.000 8.500 102.500 8.375 102.000 8.250 101.500 8.125 101.000 8.000 100.250 8.750 100.000 8.750 100.000 8.875 101.500 8.625 100.000 8.750 100.750 7.875 99.500 8.500 99.250	9.250	105.000	10.000	105.375
8.875 103.875 8.750 103.500 8.625 103.000 8.500 102.500 8.375 102.000 8.250 101.500 8.125 101.000 8.000 100.250 8.750 101.500 8.750 101.500 8.750 100.750 8.750 100.750 8.750 100.750 8.625 100.000 8.625 100.000 8.500 99.250	9.125	104.625	9.875	105.000
8.750 103.500 9.500 103.875 8.625 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750 7.875 99.500 8.625 100.000 8.500 99.250	9.000	104.250	9.750	104.625
8.625 103.000 9.375 103.500 8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750 7.875 99.500 8.625 100.000 7.750 98.750 8.500 99.250	8.875	103.875	9.625	104.250
8.500 102.500 9.250 103.000 8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750 7.875 99.500 8.625 100.000 7.750 98.750 8.500 99.250	8.750	103.500	9.500	103.875
8.375 102.000 9.125 102.500 8.250 101.500 9.000 102.000 8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750 7.875 99.500 8.625 100.000 7.750 98.750 8.500 99.250	8.625	103.000	9.375	103.500
8.250 101.500 8.125 101.000 8.000 100.250 7.875 99.500 8.500 99.500 8.625 100.000 8.500 99.250	8.500	102.500	9.250	103.000
8.125 101.000 8.875 101.500 8.000 100.250 8.750 100.750 7.875 99.500 8.625 100.000 7.750 98.750 8.500 99.250	8.375	102.000	9.125	102.500
8.000 100.250 7.875 99.500 8.750 100.750 8.625 100.000 8.500 99.250	8.250	101.500	9.000	102.000
7.875 99.500 8.625 100.000 7.750 98.750 8.500 99.250	8.125	101.000	8.875	101.500
7.750 98.750 8.500 99.250	8.000	100.250	8.750	100.750
	7.875	99.500	8.625	100.000
7.625 98.000	7.750	98.750	8.500	99.250
	7.625	98.000	-	

				RES	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)
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
爿	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ı.	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)
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Å	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
æ	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	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
Ā	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
Ē	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
	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)			
g S	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
4	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	Wis, Ne, Ne, Ne, Ni, Ni, Ni, Oli, Oli, Oli, I A, Se, IN, IX, VA, WI, WA



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

	Lock Expirations	Lock E	xtensions
30 Days	8/13/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		20 days	0.625

Effective: 7/14/2025 9:55

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

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



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

	Lock Expirations	Lock Extensions	
15 Days	7/29/2025	2 days	0.100
30 Days	8/13/2025	7 days	0.250
45 Days	8/28/2025	15 days	0.375
		30 days	0.625

Effective: 7/14/2025 9:55

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