

10/9/2025 10:57

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	10/24/2025	2 days	0.100
30 Days	11/8/2025	7 days	0.250
15 Days 30 Days 45 Days	11/23/2025	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	L 30/25Y	R FIXED	CC	NVENTION	NAL 20 YR	FIXED	C	ONVENTIO	NAL 15 YF	RFIXED	CO	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
5.750	99.761	99.748	99.680	5.250	99.912	99.845	99.778	5.000	99.679	99.662	99.503	5.125	99.544	99.527	99.368
.875	100.363	100.321	100.213	5.375	100.429	100.362	100.295	5.125	99.956	99.939	99.780	5.250	99.988	99.971	99.812
.000	100.915	100.873	100.765	5.500	100.014	99.926	99.851	5.250	100.343	100.326	100.167	5.375	100.412	100.395	100.236
5.125	101.389	101.347	101.289	5.625	100.534	100.446	100.371	5.375	100.878	100.861	100.703	5.500	100.659	100.642	100.483
5.250	101.306	101.255	101.196	5.750	101.022	100.934	100.858	5.500	101.129	101.112	100.953	5.625	100.870	100.853	100.694
.375	101.816	101.766	101.706	5.875	101.489	101.401	101.325	5.625	101.339	101.322	101.163	5.750	101.047	101.031	100.872
.500	102.318	102.268	102.208	6.000	101.186	101.136	100.948	5.750	101.402	101.385	101.226	5.875	101.447	101.430	101.271
.625	102.747	102.697	102.637	6.125	101.595	101.496	101.412	5.875	101.912	101.896	101.737	6.000	101.649	101.632	101.473
.750	102.587	102.546	102.499	6.250	102.034	101.935	101.852	6.000	102.119	102.102	101.943	6.125	101.834	101.817	101.658
.875	103.059	103.017	102.970	6.375	102.420	102.321	102.238	6.125	102.359	102.342	102.183	6.250	102.214	102.197	102.013
	NV 30 YR			CC	NV 20 YR	FIXED HIG	SH BAL	C	DNV 15 YR				NV 10 YR		
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.875	99.931	99.881	99.683	5.875	99.909	99.871	99.829	6.250	100.395	100.378	100.194	6.250	99.968	99.951	99.768
.000	100.522	100.472	100.274	6.000	100.372	100.333	100.291	6.375	100.806	100.789	100.606	6.375	100.271	100.255	100.07
.125	100.822	100.772	100.649	6.125	100.787	100.748	100.707	6.500	100.960	100.943	100.759	6.500	100.509	100.492	100.308
.250	101.036	100.986	100.926	6.250	101.080	101.036	100.986	6.625	101.132	101.115	100.931	6.625	100.703	100.687	100.50
.375	101.425	101.374	101.315	6.375	101.469	101.425	101.374	6.750	101.013	100.980	100.787	6.750	100.588	100.555	100.36
.500	101.911	101.861	101.709	6.500	101.863	101.819	101.769	6.875	101.399	101.365	101.172	6.875	100.867	100.834	100.64
.625	102.165	102.114	102.055	6.625	102.209	102.165	102.114	7.000	101.505	101.471	101.278	7.000	101.025	100.991	100.798
.750	101.666	101.633	101.593	6.750	101.691	101.666	101.633	7.125	101.595	101.562	101.369	7.125	101.157	101.124	100.933
.875	101.967	101.933	101.893	6.875	101.992	101.967	101.933	7.250	98.999	98.903	98.786	7.250	98.999	98.903	98.786
.000	102.431	102.398	102.183	7.000	102.281	102.256	102.222					↓			
	SOED E	6/6 ARMS			SOED T	7/6 ARMS	•		SOER 1	L0/6 ARM	c	-	Misc Price	Adjustma	ntc
	JOFK J	/U ANIVIS			JOFK /	/O AINIVIS	,		JOFK 1	LO/O ARIVI	J	No Impou	nds (Non-CA)	Aujustine	0.250
												I	nds (CA Only)		0.250
													er, LTV <= 75		2.125
													er, LTV 75.01-8	30	3.375
												I I	er, LTV > 80		4.129
	No Current	Program Da	ata		No Current	: Program Da	ata		No Curren	t Program D	ata	2-4 Unit	,		1.000
		J				Ü				Ü		Condo, LT	V > 75		0.750
												FICO < 66			0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
															-
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	y Funding C	orp ISAOA A	TIMA	0.3	O F.CO	CCT	Em	ail: locks@	uffmortgag	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	N, KS, KY,
	1300 NW	Briarcliff Pk	wy, Suite 27	5		0am - 5:00p nline Unitl 8			Lock Desk: (816) 457-6	440	ME, MI, N	1N, MO, NC, I	NE, NH, NM	, NV, OK, (
	Kar	sas City, Mo	O 64150		LOCK O	mile Uniti 8	JUUPIII CS I	l li	nside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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		30 days	0.625

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						Con	form	ning	LLPA	\S					
	Purch	nase Mon	ey Loans	– LLPA	by Credit	Score/L	TV Ratio			Cash-out	Refinance	Loans – Ratio	*	Credit Sco	ore/LTV
					.TV Rang								LTV Rang		
Credit Score	> 00/		cable for						> O = 0/	Credit Score	> 00/			or all loans	
≥ = 780	20% 0.000%	> 30%	>60% 0.000%	> 70%		> 80% 0.375%	> 85% 0.250%	>90%	>95% 0.125%	≥ = 780	<u>>0%</u> 0.375%	>30%	>60% 0.625%	> 70% 0.875%	> 75% 1.375%
760 – 779			0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%
720 – 739			0.250%							720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719 680 – 699			0.375%							700 – 719 680 – 699	0.375% 0.375%		1.625% 2.000%	2.625% 2.875%	3.250% 3.750%
660 – 679			0.023%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659			1.125%							640 - 659		1.375%		4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639			3.375%	4.875%	5.125%
Addi	itional LL	PAs by L	.oan Attri	bute App	olicable to	Purcha	se Money	Loans		Additional L	LPAs by L	oan Attri. Refinan		licable to C	Cash-out
Lasa Fastura				L	.TV Rang	е				Lasa Fastura			LTV Rang	je	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	Condo	0.000%	0.000%	0.125%	0.125%	0.750%
Condo			0.125%							Investment	1.125%		1.625%	2.125%	3.375%
Investment			1.625%							Second home Manufactured	1.125%		1.625%	2.125%	3.375%
Second home Manufactured	1.125%	1.125%	1.625%	2.125%		4.125%				Two- to four-	0.500%		0.500%	0.500%	0.500%
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	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	ces – LL	PA by Cr	edit Scor	e/LTV Ra	tio		All LLPA	s will be v	vaived f	or the fo	llowing lo	ans
	Limited	Cash-ou	t Refinan		PA by Cr .TV Rang		e/LTV Ra	itio		All LLPA		vaived f meReady	_	llowing lo	ans
Credit Score	Limited		t Refinan	L	.TV Rang	е				Loans to first-tir	Homebu	meReady yers with	[®] loans qualifying	income ≤10	00% area
	<u>>0%</u>	Applio	cable for	L all loans >70%	.TV Rang with tern >75%	e ns greate >80%	r than 15	years >90%	>95%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780	<u>>0%</u> 0.000%	Applic >30% 0.000%	>60% 0.000%	L all loans >70% 0.125%	TV Rang with term >75% 0.500%	ens greate >80% 0.625%	>85% 0.500%	years >90% 0.375%	0.375%	Loans to first-tir	Homebu	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 – 779	>0% 0.000% 0.000%	Applic >30% 0.000% 0.000%	>60% 0.000% 0.125%	L all loans >70% 0.125% 0.375%	.TV Rang with tern >75% 0.500% 0.875%	ens greate >80% 0.625% 1.000%	>85% 0.500% 0.750%	years >90% 0.375% 0.625%	0.375% 0.625%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 – 779 740 – 759	>0% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250%	L all loans >70% 0.125% 0.375% 0.750%	TV Rang with tern >75% 0.500% 0.875% 1.125%	ens greate >80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	years >90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 – 779 740 – 759 720 – 739	>0% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500%	Lall loans >70% 0.125% 0.375% 0.750% 1.000%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625%	ens greate >80% 0.625% 1.000% 1.375% 1.750%	>85% 0.500% 0.750% 1.125% 1.500%	years >90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	>0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625%	L all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250%	75% 0.500% 0.875% 1.125% 1.625% 1.875%	ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125%	** than 15 ** >85% 0.500% 0.750% 1.125% 1.500% 1.750%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250% 1.625%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	>0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	e >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	** than 15 *** >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	years >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%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	**Applid** ->30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250%	cable for >60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125%	TV Rang with term >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	years >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%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.625% 2.250% 2.250% 2.875% 3.500%	e se	**Than 15** >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Applic	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li	e se	**Than 15** >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.875% 2.125% 2.500% E Application	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Little	e s greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.375% mitted Case	**Than 15** >85%* 0.500%* 0.750%* 1.125%* 1.500%* 1.750%* 2.125%* 2.375%* 2.875%* 3.625%* sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% efinance	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applii >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loa	cable for >60% 0.000% 0.125% 0.500% 0.625% 1.125% 1.750% n Attribut	L all loans >70% 0.125% 0.375% 0.750% 1.000% 1.255% 1.875% 2.125% 2.500% L >70%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75%	e s greate s	**Than 15** >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% **Sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% efinance	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% >95%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	cable for >60% 0.000% 0.125% 0.500% 0.625% 1.125% 1.750% n Attribut	L all loans >70% 0.125% 0.375% 0.750% 1.000% 1.255% 1.875% 2.125% 2.500% L >70%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Little	e s greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.375% mitted Case	**Than 15** >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% **Sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% efinance:	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% >95%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applie >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30%	cable for >60% 0.000% 0.125% 0.500% 0.625% 1.125% 1.750% n Attribut	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 2.500% te Applic >70% 0.000%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000%	e	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance >90%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applii >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa >30% 0.000%	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% te Applic >70% 0.000% 0.125%	TV Rang with term >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 3.500% able to L.TV Rang >75% 0.000% 0.750%	e	r than 15 >85% 0.500% 0.750% 1.125% 1.500% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	years >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% 0.250%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applie >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% 0.375% 0.000% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.625% 0.875% 1.125% 1.750% • Attribut >60% 0.000% 0.125%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% >70% 0.000% 0.125% 2.125%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.250% 2.875% able to La TV Rang >75% 0.000% 0.750%	e s greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.3075% 3.875% mited Ca e >80% 0.000% 4.125%	**Than 15 **>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.375% 3.625% 3.625% 0.000% 0.750% 4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 0.750% 4.125%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additto Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applic >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%	cable for	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.70% 0.000% 0.125% 2.125% 2.125%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750% 3.375%	e	**Than 15 **>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%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 4.125%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	Applic >30% 0.000% 0.000% 0.000% 0.000% 0.025% 0.255% 0.375% s by Loa >30% 0.000% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000% 1.625% 1.625%	Lall loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 0.000% 0.125% 2.125% 0.500%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 3.375% 0.500%	e	**Than 15 **>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 3.625% **Sh-out R** **85% 0.000% 4.125% 4.125% 0.500%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance >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% >95% 0.250% 4.125% 0.500%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	Applic >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% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% Attribut >60% 0.002% 0.125% 1.625% 0.500%	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500% 0.375%	TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% 0.750% 0.750% 3.375% 0.500% 0.625%	e s greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.875% mited Care >80% 0.000% 4.125% 4.125% 0.500% 0.625%	**Than 15** > **85%* 0.500%* 0.750%* 1.125%* 1.500%* 2.125%* 2.375%* 2.875%* 3.625%* **Sh-out R** > **85%* 0.000%* 0.750%* 4.125%* 0.500%* 0.625%*	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% 0.750% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.750% 4.125% 0.500% 0.625%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Manufactured home Two- to four-unit property High-balance	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.000% 0.500%	Applie >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% 0.500% 0.500%	>60% 0.000% 0.125% 0.250% 0.625% 0.875% 1.125% 1.375% 0.750% 0.000% 0.125% 1.625% 0.500% 0.375%	Lall loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 4 Applic 2.125% 2.125% 0.000% 0.125% 0.125% 0.000% 0.125% 0.750%	TV Rang with tern >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% 3.375% 0.500% 1.000%	e s greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.375% 3.875% mited Case >80% 0.000% 4.125% 4.125% 0.500% 1.000% 1.000%	**Than 15 > **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% 0.500% 0.625% 1.000%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% 0.750% 4.125% 0.500% 0.625%	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%	Loans to first-tir	Homebuncome (AM	meReady yers with I) or 120%	[®] loans qualifying 6 AMI in h	income ≤10 igh-cost are	00% area

financing



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

 Lock Expirations
 Lock Extensions

 15 Days
 10/24/2025
 2 days
 0.100

 30 Days
 11/8/2025
 7 days
 0.250

 45 Days
 11/23/2025
 15 days
 0.375

 30 days
 0.625

Effective: 10/9/2025 10:57

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Effective	e: 1	10/9/2025 1								W.UFFEAG	ILE.COM				
		(GOV	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 >=7	80		0.000
5.250	99.485	99.439	99.344	5.250	100.613	100.596	100.438	5.375	99.651	99.588	99.426	FICO 740	- 779		0.000
5.375	99.918	99.873	99.777	5.375	100.042	100.026	99.867	5.500	99.642	99.579	99.417	FICO 680	- 739		0.125
5.500	100.416	100.371	100.275	5.500	100.582	100.566	100.407	5.625	99.631	99.568	99.406	FICO 660	- 679		0.250
5.625	100.934	100.889	100.793	5.625	101.112	101.095	100.936	5.750	100.240	100.177	100.015	FICO 640	- 659		0.500
5.750	101.260	101.238	101.165	5.750	101.635	101.619	101.460	5.875	100.229	100.166	100.004	FICO 620	- 639		1.500
5.875	101.262	101.240	101.167	5.875	101.213	101.196	101.012	6.000	100.216	100.153	99.991				
5.000	101.797	101.775	101.702	6.000	101.731	101.714	101.530	6.125	100.202	100.139	99.977	Non-Owr	ner		0.500
5.125	102.282	102.260	102.187	6.125	102.238	102.221	102.038	6.250	100.187	100.124	99.962	Loan Am	ount \$50K < \$1	.00K	0.500
5.250	102.399	102.376	102.303	6.250	102.742	102.726	102.542					Loan < \$5	OK (exception	only)	1.500
5.375	102.154	102.081	101.958	6.375	102.146	102.113	101.920					All FHA S	treamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Higl	h Bal	FH	1A 15 YR	Fixed Higl	h Bal	RL	IRAL HOUS	SING 30 Y	R Fixed		USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.250	101.786	101.764	101.691	6.250	98.467	98.451	98.267	6.000	101.542	101.492	101.323	FICO 740	- 779		0.000
5.375	101.461	101.388	101.266	6.375	98.168	98.132	98.082	6.125	102.085	102.035	101.865	FICO 700	- 739		0.125
5.500	101.959	101.887	101.764	6.500	98.380	98.345	98.294	6.250	102.560	102.510	102.341	FICO 680	- 699		0.250
5.625	102.229	102.156	102.034	6.625	98.871	98.837	98.644	6.375	101.816	101.782	101.607	FICO 660	- 679		0.375
5.750	102.156	102.123	101.947	6.750	99.360	99.327	99.134	6.500	102.391	102.358	102.182	FICO 640	- 659		0.875
5.875	101.777	101.704	101.631	6.875	98.771	98.735	98.685	6.625	102.898	102.865	102.689	FICO 620	- 639		1.500
7.000	102.170	102.097	102.025	7.000	98.885	98.850	98.799	6.750	103.388	103.354	103.178	CA Prope	rty		0.150
7.125	102.601	102.528	102.455	7.125	98.995	98.959	98.909	6.875	102.648	102.615	102.439	Loan <\$	50K (exception))	1.500
7.250	102.472	102.438	102.262	7.250	98.999	98.903	98.786	7.000	103.188	103.155	102.979	All RD Re	finance Loans		0.125
7.375	100.653	100.586	100.387					7.125	103.714	103.680	103.504	*Other St	. Adjustments	may apply	
						\overline{GOV}	/ERN	MF	NT V	/Δ					
	VA 15	YR Fixed		П		YR Fixed	LIXI			ARM 1/1	/5	П	VA 30 YR	Fixed IRF	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	101.731	101.714	101.530	5.500	100.416	100.371	100.275	5.750	100.240	100.177	100.015	5.500	100.416	100.371	100.275
5.125	102.238	102.221	102.038	5.625	100.934	100.889	100.793	5.875	100.229	100.166	100.004	5.625	100.934	100.889	100.793
5.250	102.742	102.726	102.542	5.750	101.260	101.238	101.165	6.000	100.216	100.153	99.991	5.750	101.260	101.238	101.169
5.375	102.146	102.113	101.920	5.875	101.262	101.240	101.167	6.125	100.202	100.139	99.977	5.875	101.262	101.240	101.167
5.500	102.651	102.617	102.424	6.000	101.797	101.775	101.702	6.250	100.187	100.124	99.962	6.000	101.797	101.775	101.702
5.625	103.146	103.112	102.919	6.125	102.282	102.260	102.187					6.125	102.282	102.260	102.187
5.750	103.635	103.602	103.409	6.250	102.399	102.376	102.303					6.250	102.399	102.376	102.303
				6.375	102.154	102.081	101.958					6.375	102.154	102.081	101.958
				6.500	102.612	102.539	102.417					6.500	102.612	102.539	102.417
				6.625	102.992	102.919	102.796					6.625	102.992	102.919	102.796
	/A 4 E V D E												44 00 VD 5		
ate	VA 15 YR F 15-Day	-ixed High 30-Day	45-Day	Rate	A 30 YR I 15-Day	ixed High 30-Day	45-Day	Rate	VA 5/. 15-Day	1 ARM HE 30-Day	45-Day	Rate	VA 30 YR F 15-Day	30-Day	L HB 45-Day
5.750	100.704	100.632	100.509	6.250	101.786	101.764	101.691	6.125	100.202	100.139	99.977	6.250	101.786	101.764	101.691
.875	100.943	100.870	100.748	6.375	101.461	101.388	101.266	6.250	100.187	100.124	99.962	6.375	101.461	101.388	101.266
5.000	101.285	101.213	101.090	6.500	101.959	101.887	101.764	П				6.500	101.959	101.887	101.764
5.125	101.608	101.535	101.412	6.625	102.229	102.156	102.034	П				6.625	102.229	102.156	102.034
5.250	101.367	101.201	101.034	6.750	102.156	102.123	101.947	П				6.750	102.156	102.123	101.94
.375	101.291	101.124	100.958	6.875	101.777	101.704	101.631	П				6.875	101.777	101.704	101.63
5.500	101.744	101.577	101.411	7.000	102.170	102.097	102.025	П				7.000	102.170	102.097	102.025
5.625	101.922	101.756	101.589	7.125	102.601	102.528	102.455	П				7.125	102.601	102.528	102.455
5.750	99.360	99.327	99.134	7.250	102.472	102.438	102.262	П				7.250	102.472	102.438	102.262
				7.375	100.653	100.586	100.387					7.375	100.653	100.586	100.38
									-300						
ICO>=74	0		0.000	Adjustment VA Loans	:S		0.250	1							
ICO 680			0.125	Non-Owne	r		0.500								
ICO 660			0.250	Loan Amou	ınt \$50K < \$1	00K	0.500			SE	RVING				RVE
ICO 640			2.000		K (exception		1.500				VA	& VA	IRRE	LS	
ICO 620	- 639		3.000		<u> </u>										
								$/\!/\!/$							
		ss Payee			Lo	ck Desk F	lours	_		tact Us				ed States	
	United Fideli				8:3	0am - 5:00p	m CST	1	ail: locks@ Lock Desk: (_	AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH			
		nsas City, M	wy, Suite 27 3 64150	_	Lock O	nline Unitl 8	:00pm CST	1				IVIE, IVII, IV		, VA, WA,W	
	Ndl	isas city, iVII	J 04130					L Ir	side Sales:	(010) 45/-	-0300		JC, IIV, IX	, vn, vvn,vv	·



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
 11/8/2025
 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:	10/9/2025 10:	57	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	110.887	11.500	112.605
11.375	110.637	11.375	112.355
11.250	110.387	11.250	112.105
11.125	110.137	11.125	111.855
11.000	109.887	11.000	111.605
10.875	109.637	10.875	111.355
10.750	109.387	10.750	111.105
10.625	109.137	10.625	110.855
10.500	108.887	10.500	110.605
10.375	108.637	10.375	110.355
10.250	108.387	10.250	110.105
10.125	108.137	10.125	109.855
10.000	107.887	10.000	109.605
9.875	107.637	9.875	109.355
9.750	107.387	9.750	109.105
9.625	107.137	9.625	108.855
9.500	106.887	9.500	108.605
9.375	106.637	9.375	108.355
9.250	106.387	9.250	108.105
9.125	106.137	9.125	107.855
9.000	105.887	9.000	107.605
8.875	105.637	8.875	107.355
8.750	105.387	8.750	107.105
8.625	105.137	8.625	106.855
8.500	104.887	8.500	106.605
8.375	104.637	8.375	106.355
8.250	104.387	8.250	106.105
8.125	104.137	8.125	105.824
8.000	103.887	8.000	105.511
7.875	103.605	7.875	105.199
7.750	103.324	7.750	104.886
7.625	103.012	7.625	104.574
7.500	102.699	7.500	104.199
7.375	102.324	7.375	103.824
7.250	101.949	7.250	103.386
7.125	101.574	7.125	102.949
7.000	101.199	7.000	102.449
6.875	100.762	6.875	101.949
6.750	100.324	6.750	101.386
6.625	99.887	6.625	100.824
6.500	99.449	6.500	100.199
6.375	98.949	6.375	99.574
6.250	98.449	6.250	98.886
6.125	97.886	6.125	98.198
6.000	97.324	6.000	97.511
5.875	96.699	5.875	96.761
5.750	96.074	5.750	96.011
5.625	95.386	5.625	95.261

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

94.511

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

94.699

5.500

PLUS	(Tighter credit l	OOX,	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 >\$3.0mm, <=\$3.5mm	-0.250	-0.125 -0.250	-0.250 -0.500	-0.375 -0.625	-0.500	-0.625	-	-	-
	>\$3.0Hill, ₹ -\$3.5Hill	-0.230	-0.230	-0.300	-0.623	-				
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	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
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@ullinortgage.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
 11/8/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed			Investor 30YR Fixed	4	
Rate	30 Day		Rate	30 Day		
6.375%	98.325		6.375%	99.450		
6.500%	99.275		6.500%	100.350		
6.625%	99.975		6.625%	100.850		
6.750%	100.575		6.750%	101.350		
6.875%	101.025		6.875%	101.825		
6.990%	101.475		6.990%	102.275		
7.125%	101.850		7.125%	102.775		
7.250%	102.250		7.250%	103.225		
7.375%	102.625		7.375%	103.675		
7.500%	102.950		7.500%	104.100		
7.625%	103.200		7.625%	104.475		
7.750%	103.475		7.750%	104.850		
7.875%	103.725		7.875%	105.225		
7.990%	103.975		7.990%	105.585		
8.125%	104.225		8.125%	105.935		
8.250%	104.475		8.250%	106.275		
8.375%	104.725		8.375%	106.575		
8.500%	104.975		8.500%	106.875		
8.625%	105.225		8.625%	107.156		
8.750%	105.475		8.750%	107.438		
8.875%	105.725		8.875%	107.719		
8.990%	105.975		8.990%	107.984		
9.125%	106.225		9.125%	108.250		
Max Price (Owner Occ / 3Yr+ PPP) 101.5		101.500	Max Price (3	BYr PPP)	101.500	
	Max Price (2 Yr PPP)	101.000	Max Price (2	Yr PPP)	101.000	
	Max Price (1 Yr PPP)	100.000	Max Price (1	Max Price (1Yr PPP)		
Max Price (No Prepay) 99.500			Max Price (No	Prepay)	99.500	

		Inve	stor NQN	l 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	

			ice Adjustm					
		Reside	ntial NQN		s			
			Full Doo					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125		-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
5100 1771	T ==	_	tatement ,	_	_			
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
740 720	0.625	0.500	0.500 0.375	0.375	0.250	-0.250	-2.125 -3.250	-5.500 N/A
720	0.500	0.375	0.375	-0.250	0.000 -0.750	-1.000 -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	-6.500 N/A	N/A
660	-1.025		ntial NQN			-3.230	N/A	N/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250		-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.236	-0.230	-0.230	-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	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
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
	Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay							
FICOxLTV	50	55	60	65	70	75	80	1
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	
	-							•

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out 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
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	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
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 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
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 t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. 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 if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
30 Days	11/8/2025	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	112.010	111.385	110.635
9.875	111.760	111.135	110.385
9.750	111.510	110.885	110.135
9.625	111.260	110.635	109.885
9.500	111.010	110.385	109.635
9.375	110.760	110.135	109.385
9.250	110.510	109.885	109.135
9.125	110.260	109.635	108.885
9.000	110.010	109.385	108.635
8.875	109.760	109.135	108.385
8.750	109.510	108.885	108.135
8.625	109.260	108.635	107.885
8.500	109.010	108.385	107.635
8.375	108.760	108.135	107.385
8.250	108.510	107.885	107.135
8.125	108.211	107.586	106.836
8.000	107.913	107.288	106.538
7.875	107.614	106.989	106.239
7.750	107.297	106.672	105.922
7.625	106.961	106.336	105.586
7.500	106.607	105.982	105.232
7.375	106.234	105.609	104.859
7.250	105.841	105.216	104.466
7.125	105.428	104.803	104.053
7.000	104.993	104.368	103.618
6.875	104.538	103.913	103.163
6.750	104.063	103.438	102.688
6.625	103.569	102.944	102.194
6.500	103.055	102.430	101.680
6.375	102.521	101.896	101.146
6.250	101.971	101.393	100.643
6.125	101.403	100.897	100.147
6.000	100.819	100.385	99.635
5.875	100.218	99.859	99.109
5.750	99.602	99.320	98.570
5.625	98.972	98.769	98.019
5.500	98.328	98.203	97.453
5.375	97.669	97.544	96,794
5.250	96.995	96.870	96.120
5.125	96.307	96.182	95.432
5.125	95.604	95.479	95.432
3.000	93.004	33.479	94.729

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	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
D \$4	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
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		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	
	Loan Type LLPAS	DTI Ratio > 40%	0.000	0.000	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	0.000	0.000
Cash-Out Refinance	Balances*								
Property LLPAs	2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625	
	Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		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		
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	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	-0.500	-0.500	-0.500	-0.500	-0.500		
		·	-						

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-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 Expirations
 Lock Extensions

 30 Days
 11/8/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 10/9/2025 10:57

FIXED SECONDS

RES	IDENTIAL	IN'	VEST
Rate	30 Day	Rate	30
12.500	111.500	13.375	11
12.375	111.375	13.250	11
12.250	111.250	13.125	11
12.125	111.125	13.000	11
12.000	111.000	12.875	11
11.875	110.875	12.750	11
11.750	110.750	12.625	1:
11.625	110.625	12.500	1:
11.500	110.500	12.375	1
11.375	110.375	12.250	1
11.250	110.250	12.125	1
11.125	110.125	12.000	1
11.000	110.000	11.875	1
10.875	109.750	11.750	1
10.750	109.500	11.625	1
10.625	109.250	11.500	1
10.500	109.000	11.375	1
10.375	108.750	11.250	1
10.250	108.500	11.125	1
10.125	108.250	11.000	1
10.000	108.000	10.875	1
9.875	107.750	10.750	1
9.750	107.375	10.625	1
9.625	107.000	10.500	1
9.500	106.625	10.375	1
9.375	106.250	10.250	1
9.250	105.875	10.125	1
9.125	105.500	10.000	1
9.000	105.125	9.875	1
8.875	104.750	9.750	1
8.750	104.375	9.625	1
8.625	103.875	9.500	1
8.500	103.375	9.375	1
8.375	102.875	9.250	1
8.250	102.375	9.125	1
8.125	101.875	9.000	1
8.000	101.250	8.875	1
7.875	100.625	8.750	1
7.750	99.875	8.625	1
7.625	99.125	8.500	1
7.500	98.375	1 🚟	
	1	_	

	RESIDENTIAL PRICE ADJUSTERS									
				- NESI	DENTIALTIME	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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
١.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
FULL DOC	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(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)		
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
) z	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
12	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
STATEMENT (12 or 24)	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
₽	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)	
BANK	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
-	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)
١.	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)
AMOUN	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
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
=	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(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)			
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
"	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
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 2	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
富	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)				
~	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)		
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
OAN AMOUNT	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	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		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	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)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	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 1300 NW Briarcliff Pkwy, Suite 275	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN,
Kansas City, MO 64150	Inside Sales: (816) 457-6300	MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA



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

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

Effective: 10/9/2025 10:57

FHA with DPA Seconds

30 Year Fixed					
Rate	15 Day	30 Day	45 Day		
7.750	101.026	100.963	100.588		
7.625	100.235	100.172	99.797		
7.500	100.132	100.070	99.695		
7.375	100.019	99.956	99.581		
7.250	99.897	99.834	99.459		
7.125	99.184	99.121	98.746		

Underwriting Fee \$1,095

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

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

State Pricing Adjustments		
3.5% DPA SC - Loan Amount <\$100,000		-1.500
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000	
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500	
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500	
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250	
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125	
5% DPA SC & AK Loan Amount <\$70,0000	-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	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	10/24/2025	2 days	0.100
30 Days	11/8/2025	7 days	0.250
45 Days	11/23/2025	15 days	0.375
1		30 days	0.625

Effective: 10/9/2025 10:57

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