

10/8/2025 10:33

Effective:

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

	Lock Expirations	Lock Exten	sions
15 Days	10/23/2025	2 days	0.100
30 Days	11/7/2025	7 days	0.250
30 Days 45 Days	11/22/2025	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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						CO		LIVITONAL								
CON	IVENTION <i>A</i>	AL 30/25Y	'R FIXED	CC	NVENTION	IAL 20 YF	FIXED	CC	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	99.964	99.913	99.811	5.250	100.029	99.920	99.820	5.000	99.820	99.804	99.651	5.125	99.701	99.684	99.532	
5.875	100.582	100.532	100.423	5.375	100.545	100.436	100.336	5.125	100.098	100.081	99.928	5.250	100.145	100.128	99.976	
5.000	101.138	101.088	100.979	5.500	100.109	100.004	99.920	5.250	100.500	100.484	100.331	5.375	100.569	100.553	100.400	
5.125	101.630	101.579	101.521	5.625	100.626	100.521	100.437	5.375	101.036	101.019	100.866	5.500	100.816	100.799	100.647	
5.250	101.428	101.369	101.308	5.750	101.111	101.006	100.922	5.500	101.286	101.269	101.117	5.625	101.027	101.010	100.857	
5.375	101.912	101.853	101.792	5.875	101.568	101.462	101.379	5.625	101.496	101.479	101.327	5.750	101.189	101.173	101.020	
5.500	102.396	102.337	102.276	6.000	101.362	101.312	101.118	5.750	101.544	101.527	101.374	5.875	101.589	101.572	101.419	
.625	102.817	102.758	102.697	6.125	101.703	101.653	101.459	5.875	102.054	102.038	101.885	6.000	101.790	101.774	101.621	
.750	102.581	102.522	102.466	6.250	102.045	101.935	101.843	6.000	102.260	102.244	102.091	6.125	101.976	101.959	101.806	
5.875	103.045	102.987	102.931	6.375	102.428	102.317	102.225	6.125	102.501	102.484	102.331	6.250	102.246	102.229	102.055	
CO	NV 30 YR I	EIXED HIG	HRAI	CC	NV 20 YR	EIXED HIG	H BAI	C	ONV 15 YR	EIXED HIG	SH RAI	CC	NV 10 YR	EIXED HIG	H RAI	
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	
.875	100.107	100.057	99.862	5.875	100.142	100.100	100.049	6.250	100.427	100.411	100.236	6.250	100.001	99.984	99.810	
.000	100.698	100.648	100.454	6.000	100.598	100.555	100.505	6.375	100.839	100.822	100.648	6.375	100.304	100.287	100.113	
.125	100.998	100.948	100.857	6.125	101.009	100.966	100.916	6.500	100.992	100.976	100.801	6.500	100.541	100.525	100.350	
.250	101.117	101.058	100.997	6.250	101.165	101.117	101.058	6.625	101.165	101.148	100.974	6.625	100.736	100.720	100.545	
.375	101.500	101.441	101.380	6.375	101.547	101.500	101.441	6.750	101.047	101.014	100.829	6.750	100.622	100.589	100.404	
.500	101.994	101.943	101.767	6.500	101.934	101.887	101.828	6.875	101.433	101.399	101.215	6.875	100.901	100.867	100.683	
.625	102.225	102.166	102.105	6.625	102.272	102.225	102.166	7.000	101.538	101.505	101.321	7.000	101.058	101.025	100.840	
.750	101.675	101.625	101.576	6.750	101.708	101.675	101.625	7.125	101.629	101.595	101.411	7.125	101.191	101.157	100.973	
.875	101.977	101.944	101.871	6.875	102.003	101.970	101.919	7.250	99.062	98.968	98.851	7.250	99.062	98.968	98.851	
.000	102.465	102.432	102.201	7.000	102.288	102.255	102.205									
	SOER 5	5/6 ARMS			SOER 7	7/6 ARMS			SOER 1	l0/6 ARM	ς		Misc Price	Adjustme	nts	
	30110	707111113			30110	707111115			30111.	.0/074141	_	No Impou	ınds (Non-CA)	, riajastine	0.250	
													inds (CA Only)		0.150	
													er, LTV <= 75		2.125	
												Non-Own	er, LTV 75.01-8	30	3.375	
												Non-Own	er, LTV > 80		4.125	
	No Current	Program D	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000	
		Ü				Ü				Ü		Condo, LT	TV > 75		0.750	
												FICO < 66	0		0.500	
												Loan Amt	\$50K < \$100K		0.500	
												Loan < \$5	OK (exception	only)	1.500	
	1.0	ss Davos	Clause			ok Dock-l	loure		Con	toot I Is			Appress	ad States		
	United Fidelit	ss Payee		TINAN	Lo	ck Desk H	iours	Fm	ail: locks@	tact Us	Te com	AP A7 C	Approv A, CO, FL, GA	ed States	I NC NN I	
		, ,	.orp ISAOA A kwy, Suite 27			0am - 5:00բ			Lock Desk: (-	1 ' '	A, CO, FL, GA 1N, MO, NC, I			
		r Briarciiii Pi nsas City, M		J	Lock O	nline Unitl 8	:00pm CST		rside Sales:	,		IVIL, IVII, IV		, VA, WA,W		
		,,								<u> </u>	distribution to	<u> </u>	,,	, , ,		



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15 Days	10/23/2025	2 days	0.100			
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45 Days	11/22/2025	15 days	0.375			
		30 days	0.625			

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						Con	form	ning	LLPA	۱S					
	Burok	nase Mon	ou Loons	LLDA	by Crodit						Refinance	Loans -	LLPA by	Credit Sco	ore/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		0.000%								740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719		0.000%								700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699		0.000%							1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679		0.000%								660 – 679	0.375%		2.750% 3.125%	4.000%	4.750% 5.125%
640 - 659 ≤ 639		0.000%								640 - 659 ≤ 639	0.375%		3.375%	4.625% 4.875%	5.125%
	litional LL									Additional L	LPAs by L				
Add	itional EE	A3 by L	-ouri Attri				oc mone,	Louis				Refinan			
Loan Feature	> 00/	. 000/	. 000/		TV Rang		. 050/	. 000/	. 0 = 0/	Loan Feature	. 00/		LTV Rang		. ==0/
Adjustable-rate	>0%	>30% 0.000%	>60%	> 70%	>75%	>80%	>85%	> 90%	>95% 0.250%	Condo	> 0% 0.000%	>30%	>60% 0.125%	>70% 0.125%	> 75% 0.750%
Condo		0.000%								Investment	1.125%		1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%		0.875%				1.875%	1.875%						
	Limited	Cash-ou	t Refinan		.TV Rang		e/LIV Ra	itio		All LLPA			_	llowing lo	ans
Credit Score		Annlie	cable for				r than 15	voare		Loone to first tir		meReady		incomo /1	000/ 2722
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-tir median i		•		igh-cost are	
≥ = 780	0.000%		0.000%						0.375%		ns meeting	<u>′</u>		<u> </u>	
760 – 779	0.000%	0.000%	_	_	0.875%		0.750%	_	0.625%			, ,	·		
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						
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 >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%		0.000%		0.000%	0.250%	0.250%						
mortgage Condo		0.000%						0.750%							
Investment															
property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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Effective	e: :	10/8/2025 1	.0:33						wv	VW.UFFEAG	LE.COM				
			GOV	ERN	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30) YR Fixed			FHA 1	YR Fixed			FHA	5/1 ARM			FHA - Price	Adjustme	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	99.656	99.603	99.500	5.250	100.771	100.754	100.601	5.375	99.772	99.709	99.547	FICO 740	- 779		0.000
5.375	100.070	100.017	99.914	5.375	100.184	100.167	100.015	5.500	99.762	99.699	99.537	FICO 680	- 739		0.125
5.500	100.590	100.537	100.434	5.500	100.724	100.707	100.555	5.625	99.752	99.689	99.527	FICO 660	- 679		0.250
5.625	101.141	101.088	100.985	5.625	101.254	101.237	101.084	5.750	100.361	100.298	100.136	FICO 640	- 659		0.500
5.750	101.356	101.289	101.111	5.750	101.777	101.761	101.608	5.875	100.349	100.286	100.124	FICO 620	- 639		1.500
5.875	101.239	101.171	101.053	5.875	101.246	101.229	101.055	6.000	100.337	100.274	100.112				
6.000	101.793	101.725	101.607	6.000	101.763	101.747	101.572	6.125	100.322	100.259	100.097	Non-Owr	ier		0.500
6.125	102.284	102.216	102.098	6.125	102.271	102.254	102.080	6.250	100.308	100.245	100.083	11	ount \$50K < \$1		0.500
6.250	102.382	102.314	102.196	6.250	102.775	102.758	102.584					1	50K (exception		1.500
6.375	102.372	102.364	102.307	6.375	102.180	102.147	101.962	↓					treamline Loan		0.250
-	LIA 20 VD	Cived Llie	h Del	-	LIA 1E VD	Cived Llie	h Dal	DI	IDAL HOUS	CINC 20 V	D Fixed	All FHA R	efinance Loans		0.125
	HA 30 YR			_	HA 15 YR				IRAL HOUS				USDA - Pric	e Adjustm	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate 6.000	15-Day	30-Day 101.543	45-Day	FICO >=7			0.000
6.250 6.375	101.770 101.679	101.702 101.672	101.584 101.614	6.250 6.375	98.500 98.235	98.483 98.201	98.309 98.151	6.125	101.593 102.136	102.086	101.377 101.920	FICO 740 FICO 700			0.000
6.500	101.079	102.172	102.114	6.500	98.443	98.408	98.358	6.250	102.130	102.561	102.396				
6.625	102.175	102.172	102.114	6.625	98.905	98.871	98.687	6.375	102.011	102.301	102.530	FICO 680 FICO 660			0.250
6.750	102.431	102.443	102.380	6.750	99.394	99.360	99.176	6.500	102.410	102.376	102.209	FICO 640			0.875
6.875	102.173	101.711	101.638	6.875	98.827	98.793	98.743	6.625	102.410	102.883	102.716	FICO 620			1.500
7.000	101.783	102.106	102.033	7.000	98.943	98.909	98.859	6.750	103.406	103.373	103.205	CA Prope			0.150
7.125	102.601	102.528	102.456	7.125	99.046	99.012	98.962	6.875	102.651	102.617	102.450	11	50K (exception)	١	1.500
7.250	102.475	102.441	102.274	7.250	99.062	98.968	98.851	7.000	103.191	103.158	102.990	11	finance Loans	,	0.125
7.375	100.657	100.590	100.398					7.125	103.716	103.683	103.515		t. Adjustments	mav apply	0.123
				11				1				1		, ,,,	
						\overline{GOV}	/ERN	INAE	NIT V	/Λ					
	VA 15	YR Fixed				YR Fixed	LININ	IIVIL		ARM 1/1	/E		VA 30 YR	Civad IDE	DI
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	101.763	101.747	101.572	5.500	100.590	100.537	100.434	5.750	100.361	100.298	100.136	5.500	100.590	100.537	100.434
6.125	102.271	102.254	102.080	5.625	101.141	101.088	100.985	5.875	100.349	100.286	100.124	5.625	101.141	101.088	100.985
6.250	102.775	102.758	102.584	5.750	101.356	101.289	101.111	6.000	100.337	100.274	100.112	5.750	101.236	101.168	101.050
6.375	102.180	102.147	101.962	5.875	101.239	101.171	101.053	6.125	100.322	100.259	100.097	5.875	101.239	101.171	101.053
6.500	102.684	102.651	102.467	6.000	101.793	101.725	101.607	6.250	100.308	100.245	100.083	6.000	101.793	101.725	101.607
6.625	103.180	103.146	102.962	6.125	102.284	102.216	102.098					6.125	102.284	102.216	102.098
6.750	103.669	103.635	103.451	6.250	102.382	102.314	102.196					6.250	102.382	102.314	102.196
				6.375	102.372	102.364	102.307					6.375	102.372	102.364	102.307
				6.500	102.832	102.824	102.767					6.500	102.832	102.824	102.767
				6.625	103.213	103.206	103.148					6.625	103.213	103.206	103.148
,	VA 15 YR F	ived High	n Bal	1	/A 30 YR I	ixed High	Bal		VA 5/	1 ARM HE	₹	1	VA 30 YR F	ived IRRR	I HB
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.770	100.698	100.575	6.250	101.770	101.702	101.584	6.125	100.322	100.259	100.097	6.250	101.770	101.702	101.584
5.875	101.006	100.934	100.811	6.375	101.679	101.672	101.614	6.250	100.308	100.245	100.083	6.375	101.679	101.672	101.614
6.000	101.347	101.274	101.152	6.500	102.179	102.172	102.114					6.500	102.179	102.172	102.114
6.125	101.667	101.595	101.472	6.625	102.451	102.443	102.386					6.625	102.451	102.443	102.386
6.250	101.353	101.171	100.990	6.750	102.175	102.142	101.974					6.750	102.175	102.142	101.974
6.375	101.275	101.093	100.912	6.875	101.783	101.711	101.638					6.875	101.783	101.711	101.638
6.500	101.728	101.546	101.365	7.000	102.178	102.106	102.033					7.000	102.178	102.106	102.033
6.625	101.906	101.724	101.543	7.125	102.601	102.528	102.456					7.125	102.601	102.528	102.456
6.750	99.394	99.360	99.176	7.250	102.475	102.441	102.274					7.250	102.475	102.441	102.274
				7.375	100.657	100.590	100.398	ļ				7.375	100.657	100.590	100.398
			VA Price	 Adjustmer	its										-
FICO>=74	10		0.000	VA Loans			0.250								
FICO 680	- 739		0.125	Non-Own	er		0.500	=		-	DVING	THO	-	TOP	Dire
FICO 660			0.250		unt \$50K < \$1		0.500			SE	RVING	INUS)E []/	4 I SE	HAE
FICO 640			2.000	Loan < \$5	OK (exception	only)	1.500				VA	V & V	A IRRE	ILS	
FICO 620	- 639		3.000												
	ما .	ss Payee	Clause			ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Em	ail: locks@		ge.com	AR. AZ. C	CA, CO, FL, GA		
			kwy, Suite 27		1	0am - 5:00p			Lock Desk: (_	_		л, со, г., с., л, мо, nc, i		
	Kai	nsas City, M	O 64150		LOCK O	nline Unitl 8	.oopm CST	Ir	nside Sales:	(816) 457	-6300		SC, TN, TX	, va, wa,w	1
			@ 2021	Date of Calaba	F din C	- NA4LC #24	204 1 1 1 1		5 (: 1	0 1 11 16	P. 4. 21 . 47 . 4				



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
 11/7/2025
 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:	10/8/2025 10:	33	
			NON-QM:
Res	sidential 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

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

5.750

5.625

5.500

96.011

95.261

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

96.074

95.386

94.699

5.750 5.625

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 od 55	== 04 00	00.04.05	05.04.00
	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 >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	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	0.075
	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 LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	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 Do
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@ullillortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



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

 Lock Expirations
 Lock Extensions

 Days
 11/7/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed				Investor 30YR Fixed	
Rate	30 Day			Rate	30 Day	
6.375%	98.325			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	Max Price (Owner Occ / 3Yr+ PPP) 101.500			Max Price (3	Yr 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	100.500	
	Max Price (No Prepay)	M	lax Price (No	Prepay)	99.500	

		Inve	stor NQN	l LLPAs			
			Othe	r			
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

			lan Adhard							
			ice Adjustm							
		Keside	ntial NQN Full Doo		S					
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	-0.250	-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		
		Bank St	atement ,	/ No Rat	io					
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		
Residential NQM LLPAs										
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	-0.250	-0.375	-0.875	-1.375	N/A	N/A		
Cash-Out FICO < 720	-0.375	-0.375	-0.375 -0.125	-0.625 -0.375	-1.250	N/A	N/A	N/A		
2nd Home 2-4 Unit	0.000	0.000	-0.125		-0.500	-0.750	N/A	N/A		
Z-4 Unit Condo	-0.250 -0.125	-0.250 -0.125	-0.250	-0.500 -0.250	-0.500 -0.250	-0.500 -0.250	N/A -0.500	N/A -0.500		
NW Condo	-0.123	-0.123	-0.123	-0.250	-0.250	-0.230	-0.300 N/A	N/A		
Investor	-0.750	-0.750	-0.750	-0.750	-0.730	-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	-0.500	-0.750	-0.750		
			IQM LLF 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, 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 Di Ratio C - Debt Consolidatio epayment 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 e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty 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 e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty 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 am 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- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	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 (I) 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. ird = % of ame ure; OR 3-yea ment Penalty her 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%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty wit	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%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty with 5%, 1' structure; OR 2-Year penalty wit	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	11/7/2025	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)

			Agency Balance	Agency Jumbo	Conforming Balance	
Credi			FIX 30	FIX 30	FIX 30	Rate
]	110.635	111.385	112.010)
			110.385	111.135	111.760	875
			110.135	110.885	111.510	.750
	Purchase Money		109.885	110.635	111.260	525
	Loans		109.635	110.385	111.010	.500
			109.385	110.135	110.760	.375
			109.135	109.885	110.510	0.250
			108.885	109.635	110.260	9.125
			108.635	109.385	110.010	9.000
			108.385	109.135	109.760	8.875
	Limited Cash-Out		108.135	108.885	109.510	3.750
	Refinance		107.885	108.635	109.260	8.625
			107.635	108.385	109.010	3.500
			107.385	108.135	108.760	8.375
			107.135	107.885	108.510	8.250
			106.836	107.586	108.211	8.125
			106.538	107.288	107.913	8.000
	Cash-Out Refinance		106.239	106.989	107.614	7.875
			105.922	106.672	107.297	7.750
			105.586	106.336	106.961	7.625
			105.232	105.982	106.607	.500
	•	•	104.859	105.609	106.234	7.375
Credi			104.466	105.216	105.841	7.250
			104.053	104.803	105.428	7.125
Se			103.618	104.368	104.993	7.000
DTI	Loan Type LLPAs		103.163	103.913	104.538	6.875
		Purchase Money	102.688	103.438	104.063	6.750
High Bal	Agency Jumbo	Loans & Limited	102.194	102.944	103.569	6.625
	Balances*	Cash-Out Refinance	101.680	102.430	103.055	6.500
2-4			101.146	101.896	102.521	6.375
Co	Property LLPAs		100.643	101.393	101.971	6.250
Manuf			100.147	100.897	101.403	6.125
			99.635	100.385	100.819	6.000
Se			99.109	99.859	100.218	5.875
DTI	Loan Type LLPAs		98.570	99.320	99.602	5.750
			98.019	98.769	98.972	5.625
High Bal	Agency Jumbo	Cash-Out Refinance	97.453	98.203	98.328	5.500
- THE IT DO	Balances*	out nomance	96.794	97.544	97.669	5.375
2 - 4			96.120	96.870	96.995	5.250
Co	Property LLPAs		95.432	96.182	96.307	5.125
	14713		JJ.7J2	30.102	50.507	J.12J

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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
	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
Keimanee	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		
-								

		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*								
		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
 11/7/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 10/8/2025 10:33

FIXED SECONDS

RES	IDENTIAL	INVESTOR		
Rate	30 Day	Rate	30 Day	
12.500	111.500	13.375	111.375	
12.375	111.375	13.250	111.250	
12.250	111.250	13.125	111.125	
12.125	111.125	13.000	111.000	
12.000	111.000	12.875	110.875	
11.875	110.875	12.750	110.750	
11.750	110.750	12.625	110.625	
11.625	110.625	12.500	110.500	
11.500	110.500	12.375	110.375	
11.375	110.375	12.250	110.250	
11.250	110.250	12.125	110.125	
11.125	110.125	12.000	110.000	
11.000	110.000	11.875	109.875	
10.875	109.750	11.750	109.750	
10.750	109.500	11.625	109.625	
10.625	109.250	11.500	109.500	
10.500	109.000	11.375	109.250	
10.375	108.750	11.250	109.000	
10.250	108.500	11.125	108.750	
10.125	108.250	11.000	108.500	
10.000	108.000	10.875	108.250	
9.875	107.750	10.750	108.000	
9.750	107.375	10.625	107.750	
9.625	107.000	10.500	107.500	
9.500	106.625	10.375	107.250	
9.375	106.250	10.250	107.000	
9.250	105.875	10.125	106.625	
9.125	105.500	10.000	106.250	
9.000	105.125	9.875	105.875	
8.875	104.750	9.750	105.500	
8.750	104.375	9.625	105.125	
8.625	103.875	9.500	104.750	
8.500	103.375	9.375	104.375	
8.375	102.875	9.250	103.875	
8.250	102.375	9.125	103.375	
8.125	101.875	9.000	102.875	
8.000	101.250	8.875	102.375	
7.875	100.625	8.750	101.750	
7.750	99.875	8.625	101.125	
7.625	99.125	8.500	100.375	
7.500	98.375		•	

				RESI	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	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)
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
ĕ	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ш	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)
or 24)	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)
붑	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 STATEMENT (12	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
8	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)
Ĭ	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
A	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ΙÓΑ	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
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
-	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
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)			
L	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)		
붑	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 Extensions

 30 Days
 11/7/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 10/8/2025 10:33

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 I	Days	10/23/2025	2 days	0.100
	Days	11/7/2025	7 days	0.250
45 I	Days	11/22/2025	15 days	0.375
			30 days	0.625

Effective: 10/8/2025 10:33

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 Fo	ees	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