

6/17/2025 10:05

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	7/2/2025	2 days	0.100
30 Days 45 Days	7/17/2025	7 days	0.250
45 Days	8/1/2025	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 A	AL 30/25Y	'R FIXED	CC	ONVENTION	NAL 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
6.125	99.101	99.068	99.025	6.000	100.114	100.014	99.942	5.750	100.311	100.245	100.208	5.875	100.358	100.329	100.199
6.250	99.424	99.477	99.408	6.125	100.620	100.520	100.448	5.875	100.795	100.765	100.635	6.000	100.620	100.591	100.461
6.375	99.985	99.948	99.894	6.250	101.094	100.994	100.922	6.000	101.059	101.030	100.900	6.125	100.859	100.829	100.699
6.500	100.542	100.501	100.451	6.375	101.535	101.435	101.363	6.125	101.297	101.268	101.138	6.250	101.196	101.138	101.004
6.625	100.993	100.952	100.902	6.500	101.095	100.980	100.895	6.250	101.535	101.469	101.431	6.375	101.610	101.552	101.418
6.750	101.284	101.347	101.245	6.625	101.535	101.419	101.335	6.375	102.047	101.988	101.854	6.500	101.847	101.788	101.654
6.875	101.779	101.818	101.710	6.750	101.942	101.826	101.742	6.500	102.288	102.229	102.095	6.625	102.074	102.015	101.881
7.000	102.273	102.402	102.214	6.875	102.321	102.205	102.121	6.625	102.499	102.441	102.307	6.750	102.201	102.187	102.059
7.125	102.704	102.679	102.539	7.000	102.750	102.524	102.346	6.750	102.535	102.520	102.392	6.875	102.607	102.592	102.464
7.250	103.111	103.057	102.883	7.125	103.185	102.960	102.778	6.875	103.045	103.031	102.903	7.000	102.815	102.800	102.672
0.0				<u> </u>				<u> </u>							
	NV 30 YR				NV 20 YR				ONV 15 YR				NV 10 YR		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	100.050	100.017	99.910	6.500	100.085	100.030	99.974	6.250	99.336	99.278	99.144	6.250	98.932	98.874	98.740
6.625	100.514	100.457	100.393	6.625	100.569	100.514	100.457	6.375	99.771	99.713	99.579	6.375 6.500	99.265	99.206	99.072
6.750	101.016	100.944	100.866	6.750	101.087	101.016	100.944	6.500	99.971	99.913	99.779		99.535	99.477	99.343
6.875	101.446	101.374	101.296	6.875	101.517	101.446	101.374	6.625	100.139	100.081	99.947	6.625	99.777	99.719	99.585
7.000	101.888	101.816	101.738	7.000	101.959	101.888	101.816	6.750	100.032 100.461	100.018 100.446	99.889 100.318	6.750 6.875	99.628 99.954	99.613 99.939	99.485 99.811
7.125 7.250	102.250 102.601	102.178 102.529	102.100 102.451	7.125 7.250	102.320 102.671	102.250 102.601	102.178 102.529	6.875 7.000	100.461	100.446	100.318	7.000	100.186	100.171	100.043
7.250	102.744	102.529	102.431	7.375	102.871	102.744	102.529	7.000	100.621	100.606	100.478	7.125	100.186	100.171	100.043
7.500	102.744	102.909	102.394	7.500	102.814	102.744	102.672	7.125	98.534	98.417	98.300	7.250	98.534	98.417	98.300
7.625	102.981	102.909	102.831	7.625	103.031	102.981	102.909	17.230	96.334	96.417	96.300	1.250	96.554	96.417	96.300
7.023	103.103	103.031	103.013	7.023	103.233	103.103	103.031	 				┨			
	SOER 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	LO/6 ARM	ς		Misc Price	Adjustme	nts
	30110	<i>5/ 0 /</i> ((1))			30110	707111115	,		30110.	20/0/41111	_	No Impou	ınds (Non-CA)	rajustine	0.250
												I	ınds (CA Only)		0.150
													ier, LTV <= 75		2.125
												I	er, LTV 75.01-8	80	3.375
												Non-Own	ier, LTV > 80		4.125
	No Current	t Program D	ata		No Current	: Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	ΓV > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception	only)	1.500
				1											-
	Lo	ss Payee	Clause	_	Lo	ck Desk H	lours		Con	tact Us			Appr <u>o</u> v	ed States	
	United Fideli	ty Funding (Corp ISAOA A	ГІМА		0 5.05	CCT	Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY, LA,
			kwy, Suite 27			0am - 5:00p			Lock Desk: (л, мо, nc, i		
	Kar	nsas City, M	0 64150		LOCK O	nline Unitl 8	:oobiii C21	lr Ir	side Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	
			@ 2021	I Inited Fidel	ity Eunding Cor	n NIMIS#3/	201 Intended	for Mortgage	- Drofossionals	Only Not for	distribution to	consumers			



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15 Days	7/2/2025	2 days	0.100		
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Effective:	0/	/1//2025 10:	.03							WWW.UFFEA	AGEL.COM				
						Con	form	ning	LLPA	\S					
	Durch	ooo Mon	ev Loans	LLDA	by Crodit			8			Refinance	Loans -	LLPA by	Credit Sco	re/LTV
	Purci	iase won	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%	Orean ocore	>0%	>30%	>60%	>70%	>75%
≥ = 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ = 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779			0.000%							760 – 779	0.375%	0.375%		1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375% 0.375%	0.375%		1.625% 2.000%	2.375%
700 – 719			0.230%							700 – 719	0.375%	0.500%		2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%	0.625%		2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%	0.875%		4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375% 0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									111 00 70	Additional L					
Auu	itional LL	.PAS DY L	Odii Allii	nute App	nicable id	Pulcila	se money	LUdiis				Refinance	es		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 12	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000%							Condo Investment	0.000% 1.125%	0.000%	1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%	1.125%		2.125%	3.375%
Second home			1.625%					4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%		-				
	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	tio		All LLPA	s will be v	vaived fo	or the fo	llowing lo	ans
				L	TV Rang	е					Ho	neReady ⁶	[®] loans		
Credit Score			cable for							Loans to first-tir					
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u> </u>	<u>′ </u>		igh-cost are	as
≥ = 780	0.000%		0.000%						0.375%	Loa	ns meeting	Duty to S	erve requ	irements	
760 – 779	0.000%	0.000%							0.625%						
740 – 759	0.000%	0.000%					1.125%		1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	4 0500/						
700 – 719	0.000%	0.000%	0.625%			0.4050/	4.7500/		1.250%						
680 – 699	II U.UUU%	0.0000/						1.625%	1.625%						
660 – 679		0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.625% 1.750%	1.625% 1.750%						
	0.000%	0.125%	0.875% 1.125%	1.625% 1.875%	2.250% 2.500%	2.500% 3.000%	2.125% 2.375%	1.625% 1.750% 2.125%	1.625% 1.750% 2.125%						
640 - 659	0.000%	0.125% 0.250%	0.875% 1.125% 1.375%	1.625% 1.875% 2.125%	2.250% 2.500% 2.875%	2.500% 3.000% 3.375%	2.125% 2.375% 2.875%	1.625% 1.750% 2.125% 2.500%	1.625% 1.750% 2.125% 2.500%						
640 - 659 ≤ 639	0.000% 0.000% 0.000%	0.125% 0.250% 0.375%	0.875% 1.125% 1.375% 1.750%	1.625% 1.875% 2.125% 2.500%	2.250% 2.500% 2.875% 3.500%	2.500% 3.000% 3.375% 3.875%	2.125% 2.375% 2.875% 3.625%	1.625% 1.750% 2.125% 2.500% 2.500%	1.625% 1.750% 2.125% 2.500% 2.500%						
640 - 659 ≤ 639 Additio	0.000%	0.125% 0.250% 0.375%	0.875% 1.125% 1.375% 1.750%	1.625% 1.875% 2.125% 2.500% te Application	2.250% 2.500% 2.875% 3.500% able to Li	2.500% 3.000% 3.375% 3.875% mited Ca	2.125% 2.375% 2.875% 3.625%	1.625% 1.750% 2.125% 2.500% 2.500%	1.625% 1.750% 2.125% 2.500% 2.500%						
640 - 659 ≤ 639	0.000% 0.000% 0.000%	0.125% 0.250% 0.375%	0.875% 1.125% 1.375% 1.750%	1.625% 1.875% 2.125% 2.500% te Application	2.250% 2.500% 2.875% 3.500%	2.500% 3.000% 3.375% 3.875% mited Ca	2.125% 2.375% 2.875% 3.625%	1.625% 1.750% 2.125% 2.500% 2.500%	1.625% 1.750% 2.125% 2.500% 2.500%						
640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate	0.000% 0.000% 0.000% nal LLPA	0.125% 0.250% 0.375% s by Loa	0.875% 1.125% 1.375% 1.750% n Attribut	1.625% 1.875% 2.125% 2.500% te Applica L >70%	2.250% 2.500% 2.875% 3.500% able to Li	2.500% 3.000% 3.375% 3.875% mited Ca e >80%	2.125% 2.375% 2.875% 3.625% sh-out R	1.625% 1.750% 2.125% 2.500% 2.500% efinances	1.625% 1.750% 2.125% 2.500% 2.500%						
640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% nal LLPA >0% 0.000%	0.125% 0.250% 0.375% s by Loar >30% 0.000%	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000%	1.625% 1.875% 2.125% 2.500% te Applica	2.250% 2.500% 2.875% 3.500% able to Li .TV Rang >75% 0.000%	2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000%	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250%	1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%						
640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment	0.000% 0.000% 0.000% nal LLPA >0% 0.000%	0.125% 0.250% 0.375% s by Loat >30% 0.000%	0.875% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125%	1.625% 1.875% 2.125% 2.500% te Applica	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750%	2.500% 3.000% 3.375% 3.875% mited Ca e	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	1.625% 1.750% 2.125% 2.500% 2.500% efinances	1.625% 1.750% 2.125% 2.500% 2.500% ->95% 0.250% 0.750%						
640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% nal LLPA >0% 0.000% 0.000% 1.125%	0.125% 0.250% 0.375% s by Loa >30% 0.000% 0.000% 1.125%	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000% 0.125%	1.625% 1.875% 2.125% 2.500% e Applic: >70% 0.000% 0.125% 2.125%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750%	2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 0.750% 4.125%	1.625% 1.750% 2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125%						
640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	0.000% 0.000% 0.000% nal LLPA >0% 0.000% 0.000% 1.125%	0.125% 0.250% 0.375% s by Loa >30% 0.000% 0.000% 1.125%	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625%	1.625% 1.875% 2.125% 2.500% e Applic L >70% 0.000% 0.125% 2.125%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 4.125%	1.625% 1.750% 2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125%						
640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo linvestment property Second home Manufactured home Two- to four-unit	0.000% 0.000% 0.000% 0.000% >0% 0.000% 0.000% 1.125%	0.125% 0.250% 0.375% s by Loal >30% 0.000% 1.125% 0.500%	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625% 0.500%	1.625% 1.875% 2.125% 2.500% E Applic: >70% 0.000% 0.125% 2.125% 0.500%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500%	2.500% 3.000% 3.375% 3.875% mited Ca e	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 4.125%	1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125% 4.125% 0.500%						
640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% nal LLPA >0% 0.000% 0.000% 1.125% 0.500%	0.125% 0.250% 0.375% s by Loal >30% 0.000% 1.125% 0.500%	0.875% 1.125% 1.375% 1.750% 1.750% 0.000% 0.125% 1.625% 0.500% 0.375%	1.625% 1.875% 2.125% 2.500% E Applic: >70% 0.000% 0.125% 2.125% 0.500%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500%	2.500% 3.000% 3.375% 3.875% mited Ca e	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 4.125% 4.125% 0.500% 0.625%	1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125% 4.125% 0.500%						
640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property	0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 1.125% 0.500%	0.125% 0.250% 0.375% s by Loal >30% 0.000% 0.000% 1.125% 0.500%	0.875% 1.125% 1.375% 1.750% 1.750% 0.000% 0.125% 1.625% 0.500% 0.375%	1.625% 1.875% 2.125% 2.500% E Application	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500% 0.625% 1.000%	2.500% 3.000% 3.375% 3.875% mited Ca e	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.625% 1.000%	1.625% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 4.125% 4.125% 0.500% 0.625%	1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125% 0.500% 0.625% 1.000%						



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			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e 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
6.000	100.232	100.130	99.934	5.875	100.444	100.386	100.252	5.375	97.275	97.212	97.050	FICO 740	- 779		0.000
5.125	100.758	100.711	100.516	6.000	100.984	100.925	100.791	5.500	97.372	97.339	97.305	FICO 680	- 739		0.125
5.250	101.200	101.153	100.957	6.125	101.515	101.456	101.322	5.625	97.934	97.900	97.867	FICO 660			0.250
5.375	101.535	101.451	101.318	6.250	102.027	101.969	101.835	5.750	97.725	97.662	97.500	FICO 640	- 659		0.500
5.500	102.060	101.976	101.843	6.375	101.427	101.412	101.284	5.875	98.106	98.072	98.039	FICO 620	- 639		1.500
5.625	102.625	102.541	102.407	6.500	101.940	101.925	101.797	6.000	98.689	98.655	98.622				
5.750	102.663	102.584	102.499	6.625	102.442	102.427	102.299	6.125	99.196	99.163	99.129	Non-Own	er		0.500
5.875	102.772	102.692	102.612	6.750	102.935	102.920	102.792	6.250	97.683	97.620	97.458	Loan Amo	ount \$50K < \$1	.00K	0.500
7.000	103.275	103.195	103.114									Loan < \$5	OK (exception	only)	1.500
7.125	103.687	103.606	103.526	<u> </u>								All FHA S1	reamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
	HA 30 YR I			-	HA 15 YR				IRAL HOUS				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			0.000
5.250	100.773	100.727	100.531	6.250	97.752	97.694	97.560	6.250	101.350	101.303	101.107	FICO 740	- 779		0.000
5.375	100.843	100.759	100.625	6.375	97.730	97.679	97.627	6.375	101.075	100.997	100.751	FICO 700	- 739		0.125
6.500	101.408	101.324	101.190	6.500	97.971	97.919	97.868	6.500	101.666	101.587	101.342	FICO 680	- 699		0.250
6.625	101.862	101.778	101.645	6.625	98.183	98.152	98.081	6.625	102.188	102.110	101.864	FICO 660			0.375
6.750	101.918	101.839	101.594	6.750	98.660	98.645	98.517	6.750	102.713	102.634	102.389	FICO 640			0.875
6.875	101.460	101.379	101.299	6.875	98.471	98.413	98.354	6.875	102.277	102.230	101.992	FICO 620			1.500
7.000	101.962	101.882	101.802	7.000	98.634	98.575	98.517	7.000	102.830	102.783	102.545	CA Prope			0.150
7.125	102.374	102.294	102.213	7.125	98.777	98.719	98.660	7.125	103.367	103.320	103.082		50K (exception))	1.500
7.250	102.541	102.494	102.257	7.250	98.534	98.417	98.300	7.250	103.835	103.788	103.550	All RD Ret	finance Loans		0.125
7.375	101.095	101.048	100.810	 				7.375	102.951	102.904	102.666	*Other St	. Adjustments	may apply	
							<i>'</i>					Ш			
				_			/ERN	IME							
		YR Fixed	45.0			YR Fixed	45.0			ARM 1/1	•			Fixed IRF	
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	100.984	100.925	100.791	6.000	100.232	100.130	99.934	5.750	97.725	97.662	97.500	6.000	100.232	100.015	99.747
6.125 6.250	101.515 102.027	101.456 101.969	101.322 101.835	6.125 6.250	100.758 101.200	100.711 101.153	100.516 100.957	5.875 6.000	97.714 97.706	97.651 97.643	97.489 97.481	6.125	100.739 100.927	100.521 100.709	100.254 100.441
6.375	102.027	101.412	101.284	6.375	101.535	101.153	100.337	6.125	97.696	97.633	97.471	6.375	100.527	100.703	100.441
6.500	101.940	101.925	101.797	6.500	102.060	101.431	101.843	6.250	97.683	97.620	97.458	6.500	102.060	101.976	101.843
6.625	102.442	102.427	102.299	6.625	102.625	102.541	102.407	0.230	37.003	37.020	37.436	6.625	102.625	102.541	102.407
6.750	102.935	102.920	102.792	6.750	102.663	102.541	102.499					6.750	102.659	102.579	102.499
0.750	102.555	102.520	102.732	6.875	102.772	102.584	102.433					6.875	102.772	102.692	102.433
				7.000	103.275	103.195	103.114					7.000	103.275	103.195	103.114
				7.125	103.687	103.155	103.526					7.125	103.273	103.606	103.114
				17.123	103.007	103.000	103.520	\vdash				1 7.125	103.007	105.000	103.520
	/A 15 YR F				/A 30 YR F				•	1 ARM H			/A 30 YR F		
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	100.024	99.982	99.890	6.250	100.773	100.727	100.531	6.125	97.396	97.333	97.171	6.250	100.773	100.727	100.531
5.875	100.299	100.257	100.165	6.375	100.843	100.759	100.625	6.250	97.383	97.320	97.158	6.375	100.843	100.759	100.625
5.000	100.669	100.627	100.535	6.500	101.408	101.324	101.190	[]				6.500	101.408	101.324	101.190
5.125	101.007	100.965	100.873 100.731	6.625	101.862	101.778	101.645	[]				6.625	101.862	101.778	101.645
5.250	100.865	100.798		6.750	101.918	101.839	101.594	11				6.750	101.918	101.839	101.594
5.375	100.817	100.750	100.683	6.875	101.460	101.379	101.299	11				6.875	101.460	101.379	101.299
5.500	101.282	101.215	101.148	7.000	101.962	101.882	101.802	[]				7.000	101.962	101.882	101.802
6.625	101.465	101.398	101.331	7.125 7.250	102.374	102.294	102.213	[]				7.125	102.374	102.294	102.213
6.750	98.660	98.645	98.517	7.250	102.541 101.095	102.494 101.048	102.257 100.810					7.250 7.375	102.541 101.095	102.494 101.048	102.257 100.810
				11.575	101.033	101.040	100.010	+				1	101.000	101.040	100.010
				Adjustmen	ts			7					AP.		
FICO>=740 FICO 680 -			0.000 0.125	VA Loans Non-Owne	ar.		0.250 0.500								
FICO 660 -			0.125		unt \$50K < \$1	nok	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
FICO 640 -			2.000		OK (exception		1.500				VA	& VA	IRRE	LS	
FICO 620 -			3.000	20011 1 930	(exception		1.300				Destall			The same of the sa	
			2.000												
	Lo	ss Payee	Clause		Lo	ck Desk F	lours			tact Us			Approv	ed States	
L			Corp ISAOA A		8:3	0am - 5:00p	om CST	1	ail: locks@	_	_		A, CO, FL, GA		
			kwy, Suite 27	5		nline Unitl 8		1	Lock Desk: (ME, MI, N	IN, MO, NC, I		
	Kar	nsas City, M	0 04130				204 / : :	l Ir	side Sales:	(816) 457	-6300		SC, IN, IX	, VA, WA,W	1



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

 Lock Expirations
 Lock Extensions

 0 Days
 7/17/2025
 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***

	FONDING CORE		
Effective:	6/17/2025 10:0)5	
			NON-QM:
Resid	lential 30 Yr Fixed		DSCR
11.500	109.697	11.500	110.856
11.375	109.447	11.375	110.590
11.250	109.197	11.250	110.325
11.125	108.947	11.125	110.059
11.000	108.697	11.000	109.794
10.875	108.447	10.875	109.528
10.750	108.197	10.750	109.262
10.625	107.947	10.625	108.997
10.500	107.697	10.500	108.731
10.375	107.447	10.375	108.465
10.250	107.197	10.250	108.200
10.125	106.947	10.125	107.934
10.000	106.697	10.000	107.669
9.875	106.447	9.875	107.403
9.750	106.197	9.750	107.137
9.625	105.947	9.625	106.872
9.500	105.697	9.500	106.606
9.375	105.447	9.375	106.340
9.250	105.197	9.250	106.075
9.125	104.947	9.125	105.809
9.000	104.697	9.000	105.544
8.875	104.447	8.875	105.262
8.750	104.197	8.750	104.981
8.625	103.947	8.625	104.700
8.500	103.697	8.500	104.419
8.375	103.447	8.375	104.137
8.250	103.197	8.250	103.856
8.125	102.915	8.125	103.574
8.000	102.634	8.000	103.293
7.875	102.322	7.875	102.981
7.750	102.009	7.750	102.668
7.625	101.634	7.625	102.293
7.500	101.259	7.500	101.918
7.375	100.884	7.375	101.543
7.250	100.509	7.250	101.106
7.125	100.134	7.125	100.668
7.000	99.759	7.000	100.168
6.875	99.322	6.875	99.668
6.750	98.884	6.750	99.106
6.625	98.384	6.625	98.543
6.500	97.884	6.500	97.981
6.375	97.322	6.375	97.356
6.250	96.759	6.250	96.668
6.125	96.134	6.125	95.981
6.000	95.509	6.000	95.293
5.875	94.822	5.875	94.543
5.750	94.134	5.750	93.793
5 625	93 117	E 62E	02 042

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

5.625

5.500

93.043

92.293

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

93.447

92.760

5.625

5.500

PLUS	(Tighter credit b	ox, k	pest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	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 60	CO O4 CF	ce od eo	=0.04 ==	== 04 00	00.04.05	OF 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	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm >\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.125	-0.250	-0.250	-0.500 -0.625	-0.625		-
		-0.250	-0.125	-0.230	-0.625	-0.300	-0.023		-	
	>\$3.0mm, <=\$3.5mm	-0.230	-0.230	-0.500	-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 Dos	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	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		

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

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

Minimum Loan Size \$150,000

_								
	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
 7/17/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed	
Rate	30 Day	
6.750%	99.250	
6.875%	99.750	
6.990%	100.150	
7.125%	100.525	
7.250%	100.900	
7.375%	101.213	
7.500%	101.525	
7.625%	101.838	
7.750%	102.150	
7.875%	102.463	
7.990%	102.775	
8.125%	103.025	I
8.250%	103.275	I
8.375%	103.525	I
8.500%	103.775	I
8.625%	104.025	I
8.750%	104.275	I
8.875%	104.525	I
8.990%	104.775	
9.125%	105.025	I
9.250%	105.275	I
9.375%	105.525	I
9.500%	105.775	
Ma	x Price (Owner Occ / 2Yr+ PPP)	102.000
	Max Price (1 Yr PPP)	100.500
	Max Price (No Prepay)	99.500

	IN	JIN-UI
	Investor 30YR Fixed	
Rate	30 Day	
6.750%	99.500	
6.875%	100.000	
6.990%	100.450	
7.125%	100.900	
7.250%	101.300	
7.375%	101.675	
7.500%	102.050	
7.625%	102.425	
7.750%	102.800	
7.875%	103.175	
7.990%	103.550	
8.125%	103.925	
8.250%	104.300	
8.375%	104.675	
8.500%	104.988	
8.625%	105.300	
8.750%	105.613	
8.875%	105.863	
8.990%	106.113	
9.125%	106.363	
9.250%	106.613	
9.375%	106.863	
9.500%	107.113	
Max Price (Owner Occ / 2Yr+	102.000
Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500

	Investor NQM LLPAs												
	Other												
LTV	50	55	60	65	70	75	80						
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A						
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A						
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A						
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A						
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500						
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250						
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A						
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250						
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125						
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A						
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A						
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250						
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625						
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375						
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500						
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000						
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A						
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250						
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500						

			ice Adjustm	onte				
			ntial NQN		s			
		neside	Full Dod		•			
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
5105 :-:			atement					
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	0.250	-0.250 -1.000	-2.125 -3.250	-5.500
720	0.500	0.375	0.375	0.250 -0.250	-0.750	-1.625	-4.250	N/A N/A
680	-0.125	-0.250	-0.500	-0.250	-2.250	-3.250	-6.500	N/A
660	-0.125	-0.250	-2.000	-2.875	-3.750	-5.250	-6.500 N/A	N/A
550	2.023		ntial NQN			3.230	,,,	,/.
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	-0.625	-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	N/A
4 Yr PPP	0.375	0.375	0.375 0.625	0.375	0.375	0.375		N/A N/A
5 Yr PPP Loan Amt <\$150K	0.625	0.625	0.000	0.625	0.625 -0.250	0.625 -0.250	N/A -0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.230	-0.230	-0.230	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	-0.125 N/A	-0.230 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
Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
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) 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. ord = % 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 \$\$ stepdown f see Operations Investment Pro \$\$FR, 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- 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%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
30 Days	7/17/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.873	110.248	109,498
9.875	110.623	109.998	109.248
9.750	110.373	109.748	108.998
9.625	110.123	109.498	108.748
9.500	109.873	109.248	108.498
9.375	109.623	108.998	108.248
9.250	109.373	108.748	107.998
9.125	109.123	108.498	107.748
9.000	108.873	108.248	107.498
8.875	108.623	107.998	107.248
8.750	108.373	107.748	106.998
8.625	108.123	107.498	106.748
8.500	107.873	107.248	106.498
8.375	107.623	106.998	106.248
8.250	107.373	106.748	105.998
8.125	106.985	106.360	105.610
8.000	106.598	105.973	105.223
7.875	106.210	105.585	104.835
7.750	105.809	105.184	104.434
7.625	105.396	104.771	104.021
7.500	104.969	104.344	103.594
7.375	104.529	103.904	103.154
7.250	104.074	103.449	102.699
7.125	103.606	102.981	102.231
7.000	103.123	102.498	101.748
6.875	102.625	102.000	101.250
6.750	102.114	101.518	100.768
6.625	101.589	101.059	100.309
6.500	101.050	100.588	99.838
6.375	100.498	100.104	99.354
6.250	99.932	99.609	98.859
6.125	99.354	99.104	98.354
6.000	98.763	98.587	97.837
5.875	98.159	98.034	97.284
5.750	97.543	97.418	96.668
5.625	96.914	96.789	96.039
5.500	96.273	96.148	95.398
5.375	95.619	95.494	94.744
5.250	94.955	94.830	94.080
5.125	94.281	94.156	93.406
5.000	93.596	93.471	92.721

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

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

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

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

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

30 Days 7/17/2025

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

Effective: 6/17/2025 10:05

FIXED SECONDS

RES	IDENTIAL	IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.625	13.500	111.625
12.625	112.375	13.375	111.500
12.500	112.125	13.250	111.375
12.375	111.875	13.125	111.250
12.250	111.625	13.000	111.125
12.125	111.375	12.875	111.000
12.000	111.125	12.750	110.750
11.875	110.875	12.625	110.500
11.750	110.625	12.500	110.250
11.625	110.375	12.375	110.000
11.500	110.125	12.250	109.750
11.375	109.875	12.125	109.500
11.250	109.625	12.000	109.250
11.125	109.375	11.875	109.000
11.000	109.125	11.750	108.750
10.875	108.875	11.625	108.500
10.750	108.625	11.500	108.250
10.625	108.375	11.375	108.000
10.500	108.125	11.250	107.750
10.375	107.875	11.125	107.500
10.250	107.500	11.000	107.250
10.125	107.125	10.875	107.000
10.000	106.750	10.750	106.750
9.875	106.375	10.625	106.500
9.750	106.000	10.500	106.250
9.625	105.625	10.375	106.000
9.500	105.250	10.250	105.625
9.375	104.875	10.125	105.250
9.250	104.500	10.000	104.875
9.125	104.125	9.875	104.500
9.000	103.750	9.750	104.125
8.875	103.375	9.625	103.750
8.750	102.875	9.500	103.375
8.625	102.375	9.375	102.875
8.500	101.875	9.250	102.375
8.375	101.375	9.125	101.875
8.250	100.875	9.000	101.375
8.125	100.125	8.875	100.625
8.000	99.375	8.750	99.875
7.875	98.625	8.625	99.125
7.750	97.875		

				RES	IDENTIAL PRIC	F ADJUSTERS				
		CLTV								
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
٠,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FILL	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ı.	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
_	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
Jr 24	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
120	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)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STAI	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)		
80	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Ę	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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
	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)			
δ	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
۵	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds		
101.000		
No Prepayment Penalties on Seconds		

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

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

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



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

Lock Expirations		Lock E	xtensions
30 Days	7/17/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		20 days	0.625

Effective: 6/17/2025 10:05

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

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



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

	Lock Expirations	Lock Extensions	
15 Days	7/2/2025	2 days	0.100
30 Days	7/17/2025	7 days	0.250
45 Days	8/1/2025	15 days	0.375
		30 days	0.625

Effective: 6/17/2025 10:05

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