



United Fidelity Funding  
1300 NW Briarcliff Prky, Ste 275  
Kansas City MO, 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

| Lock Expirations |           | Lock Extensions |       |
|------------------|-----------|-----------------|-------|
| 15 Days          | 6/26/2025 | 2 days          | 0.100 |
| 30 Days          | 7/11/2025 | 7 days          | 0.250 |
| 45 Days          | 7/26/2025 | 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](http://WWW.UFFEAGLE.COM)

Effective: 6/11/2025 10:13

## CONVENTIONAL

| CONVENTIONAL 30/25YR FIXED  |         |         |         | CONVENTIONAL 20 YR FIXED                            |         |         |         | CONVENTIONAL 15 YR FIXED  |         |         |         | CONVENTIONAL 10 YR FIXED   |         |         |         |
|---|---------|---------|---------|---|---------|---------|---------|---|---------|---------|---------|--|---------|---------|---------|
| Rate  | 15-Day  | 30-Day  | 45-Day  | Rate  | 15-Day  | 30-Day  | 45-Day  | Rate  | 15-Day  | 30-Day  | 45-Day  | Rate   | 15-Day  | 30-Day  | 45-Day  |
| 6.125   | 98.990  | 98.959  | 98.913  | 6.000   | 100.040 | 99.943  | 99.865  | 5.750   | 100.285 | 100.194 | 100.136 | 5.875  | 100.310 | 100.281 | 100.109 |
| 6.250   | 99.358  | 99.410  | 99.336  | 6.125   | 100.553 | 100.456 | 100.378 | 5.875   | 100.749 | 100.720 | 100.547 | 6.000  | 100.572 | 100.543 | 100.371 |
| 6.375   | 99.927  | 99.891  | 99.825  | 6.250   | 101.035 | 100.938 | 100.860 | 6.000   | 101.014 | 100.985 | 100.813 | 6.125  | 100.812 | 100.782 | 100.610 |
| 6.500   | 100.481 | 100.434 | 100.379 | 6.375   | 101.484 | 101.387 | 101.309 | 6.125   | 101.253 | 101.224 | 101.065 | 6.250  | 101.194 | 101.165 | 100.965 |
| 6.625   | 100.943 | 100.897 | 100.842 | 6.500   | 101.012 | 100.900 | 100.806 | 6.250   | 101.533 | 101.499 | 101.383 | 6.375  | 101.606 | 101.577 | 101.377 |
| 6.750   | 101.205 | 101.242 | 101.155 | 6.625   | 101.459 | 101.347 | 101.253 | 6.375   | 102.045 | 102.015 | 101.815 | 6.500  | 101.844 | 101.815 | 101.614 |
| 6.875   | 101.740 | 101.677 | 101.614 | 6.750   | 101.874 | 101.762 | 101.668 | 6.500   | 102.287 | 102.257 | 102.057 | 6.625  | 102.070 | 102.041 | 101.841 |
| 7.000   | 102.200 | 102.137 | 102.073 | 6.875   | 102.261 | 102.148 | 102.055 | 6.625   | 102.498 | 102.469 | 102.269 | 6.750  | 102.279 | 102.250 | 102.050 |
| 7.125   | 102.583 | 102.521 | 102.456 | 7.000   | 102.422 | 102.337 | 102.274 | 6.750   | 102.614 | 102.584 | 102.384 | 6.875  | 102.684 | 102.655 | 102.455 |
| 7.250   | 102.966 | 102.903 | 102.834 | 7.125   | 102.869 | 102.783 | 102.721 | 6.875   | 103.123 | 103.094 | 102.894 | 7.000  | 102.893 | 102.864 | 102.663 |
| CONV 30 YR FIXED HIGH BAL   |         |         |         | CONV 20 YR FIXED HIGH BAL                           |         |         |         | CONV 15 YR FIXED HIGH BAL   |         |         |         | CONV 10 YR FIXED HIGH BAL  |         |         |         |
| Rate  | 15-Day  | 30-Day  | 45-Day  | Rate  | 15-Day  | 30-Day  | 45-Day  | Rate  | 15-Day  | 30-Day  | 45-Day  | Rate   | 15-Day  | 30-Day  | 45-Day  |
| 6.500   | 100.033 | 100.002 | 99.878  | 6.500   | 100.062 | 100.004 | 99.942  | 6.250   | 99.336  | 99.306  | 99.106  | 6.250  | 98.931  | 98.901  | 98.701  |
| 6.625   | 100.456 | 100.394 | 100.330 | 6.625   | 100.513 | 100.456 | 100.394 | 6.375   | 99.769  | 99.740  | 99.540  | 6.375  | 99.261  | 99.232  | 99.031  |
| 6.750   | 100.901 | 100.846 | 100.784 | 6.750   | 100.952 | 100.901 | 100.846 | 6.500   | 99.970  | 99.941  | 99.741  | 6.500  | 99.532  | 99.503  | 99.303  |
| 6.875   | 101.343 | 101.288 | 101.226 | 6.875   | 101.394 | 101.343 | 101.288 | 6.625   | 100.138 | 100.108 | 99.908  | 6.625  | 99.774  | 99.744  | 99.544  |
| 7.000   | 101.789 | 101.735 | 101.672 | 7.000   | 101.840 | 101.789 | 101.735 | 6.750   | 100.111 | 100.082 | 99.882  | 6.750  | 99.706  | 99.676  | 99.476  |
| 7.125   | 102.159 | 102.104 | 102.042 | 7.125   | 102.210 | 102.159 | 102.104 | 6.875   | 100.539 | 100.510 | 100.309 | 6.875  | 100.031 | 100.001 | 99.801  |
| 7.250   | 102.516 | 102.461 | 102.399 | 7.250   | 102.567 | 102.516 | 102.461 | 7.000   | 100.702 | 100.672 | 100.472 | 7.000  | 100.264 | 100.235 | 100.035 |
| 7.375   | 102.666 | 102.612 | 102.549 | 7.375   | 102.717 | 102.666 | 102.612 | 7.125   | 100.832 | 100.803 | 100.602 | 7.125  | 100.476 | 100.447 | 100.246 |
| 7.500   | 102.904 | 102.849 | 102.787 | 7.500   | 102.955 | 102.904 | 102.849 | 7.250   | 98.598  | 98.482  | 98.365  | 7.250  | 98.598  | 98.482  | 98.365  |
| 7.625   | 103.090 | 103.036 | 102.974 | 7.625   | 103.141 | 103.090 | 103.036 |   |         |         |         |  |         |         |         |
| SOFR 5/6 ARMS   |         |         |         | SOFR 7/6 ARMS                                       |         |         |         | SOFR 10/6 ARMS  |         |         |         | Misc Price Adjustments   |         |         |         |
| No Current Program Data   |         |         |         | No Current Program Data                             |         |         |         | No Current Program Data   |         |         |         | No Impounds (Non-CA)   |         | 0.250   |         |
|   |         |         |         |   |         |         |         |   |         |         |         | No Impounds (CA Only)  |         | 0.150   |         |
|   |         |         |         |   |         |         |         |   |         |         |         | Non-Owner, LTV <= 75   |         | 2.125   |         |
|   |         |         |         |   |         |         |         |   |         |         |         | Non-Owner, LTV 75.01-80  |         | 3.375   |         |
|   |         |         |         |   |         |         |         |   |         |         |         | Non-Owner, LTV > 80  |         | 4.125   |         |
|   |         |         |         |   |         |         |         |   |         |         |         | 2-4 Unit   |         | 1.000   |         |
|   |         |         |         |   |         |         |         |   |         |         |         | Condo, LTV > 75  |         | 0.750   |         |
|   |         |         |         |   |         |         |         |   |         |         |         | FICO < 660   |         | 0.500   |         |
|   |         |         |         |   |         |         |         |   |         |         |         | Loan Amt \$50K < \$100K  |         | 0.500   |         |
|   |         |         |         |   |         |         |         |   |         |         |         | Loan < \$50K (exception only)  |         | 1.500   |         |
|   |         |         |         |   |         |         |         |   |         |         |         |  |         |         |         |
| Loss Payee Clause   |         |         |         | Lock Desk Hours                                     |         |         |         | Contact Us  |         |         |         | Approved States  |         |         |         |
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 |         |         |         | 8:30am - 5:00pm CST<br>Lock Online Unitl 8:00pm CST |         |         |         | Email: locks@uffmortgage.com<br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 |         |         |         | AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA,<br>ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,<br>SC, TN, TX, VA, WA, WI |         |         |         |

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## GOVERNMENT FHA and USDA

FHA #2655700006

| FHA 30 YR Fixed          |         |         |         | FHA 15 YR Fixed          |         |         |         | FHA 5/1 ARM               |         |         |         | FHA - Price Adjustments          |       |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|---------------------------|---------|---------|---------|----------------------------------|-------|
| Rate                     | 15-Day  | 30-Day  | 45-Day  | Rate                     | 15-Day  | 30-Day  | 45-Day  | Rate                      | 15-Day  | 30-Day  | 45-Day  |                                  |       |
| 6.000                    | 100.274 | 100.075 | 99.906  | 5.875                    | 100.442 | 100.413 | 100.212 | 5.375                     | 97.229  | 97.166  | 97.004  | FICO >=780                       | 0.000 |
| 6.125                    | 100.788 | 100.661 | 100.492 | 6.000                    | 100.984 | 100.954 | 100.754 | 5.500                     | 97.223  | 97.175  | 97.142  | FICO 740 - 779                   | 0.000 |
| 6.250                    | 101.230 | 101.183 | 101.014 | 6.125                    | 101.515 | 101.486 | 101.286 | 5.625                     | 97.768  | 97.735  | 97.701  | FICO 680 - 739                   | 0.125 |
| 6.375                    | 101.529 | 101.453 | 101.328 | 6.250                    | 102.044 | 102.014 | 101.814 | 5.750                     | 97.683  | 97.620  | 97.458  | FICO 660 - 679                   | 0.250 |
| 6.500                    | 102.084 | 102.008 | 101.883 | 6.375                    | 101.508 | 101.479 | 101.278 | 5.875                     | 97.940  | 97.907  | 97.873  | FICO 640 - 659                   | 0.500 |
| 6.625                    | 102.654 | 102.578 | 102.453 | 6.500                    | 102.023 | 101.993 | 101.793 | 6.000                     | 98.526  | 98.492  | 98.459  | FICO 620 - 639                   | 1.500 |
| 6.750                    | 102.753 | 102.672 | 102.592 | 6.625                    | 102.527 | 102.498 | 102.298 | 6.125                     | 99.027  | 98.994  | 98.960  | Non-Owner                        | 0.500 |
| 6.875                    | 102.866 | 102.785 | 102.705 | 6.750                    | 103.020 | 102.991 | 102.791 | 6.250                     | 97.645  | 97.582  | 97.420  | Loan Amount \$50K < \$100K       | 0.500 |
| 7.000                    | 103.369 | 103.289 | 103.209 |                          |         |         |         |                           |         |         |         | Loan < \$50K (exception only)    | 1.500 |
| 7.125                    | 103.782 | 103.702 | 103.621 |                          |         |         |         |                           |         |         |         | All FHA Streamline Loans         | 0.250 |
| FHA 30 YR Fixed High Bal |         |         |         | FHA 15 YR Fixed High Bal |         |         |         | RURAL HOUSING 30 YR Fixed |         |         |         | USDA - Price Adjustments         |       |
| Rate                     | 15-Day  | 30-Day  | 45-Day  | Rate                     | 15-Day  | 30-Day  | 45-Day  | Rate                      | 15-Day  | 30-Day  | 45-Day  |                                  |       |
| 6.250                    | 100.724 | 100.677 | 100.508 | 6.250                    | 97.769  | 97.739  | 97.539  | 6.250                     | 101.380 | 101.333 | 101.164 | FICO >=780                       | 0.000 |
| 6.375                    | 100.836 | 100.761 | 100.635 | 6.375                    | 97.704  | 97.628  | 97.554  | 6.375                     | 101.108 | 101.030 | 100.821 | FICO 740 - 779                   | 0.000 |
| 6.500                    | 101.431 | 101.356 | 101.230 | 6.500                    | 97.946  | 97.870  | 97.797  | 6.500                     | 101.694 | 101.616 | 101.407 | FICO 700 - 739                   | 0.125 |
| 6.625                    | 101.891 | 101.816 | 101.691 | 6.625                    | 98.252  | 98.223  | 98.023  | 6.625                     | 102.220 | 102.142 | 101.933 | FICO 680 - 699                   | 0.250 |
| 6.750                    | 101.954 | 101.875 | 101.667 | 6.750                    | 98.745  | 98.716  | 98.516  | 6.750                     | 102.779 | 102.700 | 102.492 | FICO 660 - 679                   | 0.375 |
| 6.875                    | 101.553 | 101.473 | 101.392 | 6.875                    | 98.417  | 98.366  | 98.308  | 6.875                     | 102.352 | 102.306 | 102.118 | FICO 640 - 659                   | 0.875 |
| 7.000                    | 102.057 | 101.976 | 101.896 | 7.000                    | 98.580  | 98.529  | 98.470  | 7.000                     | 102.910 | 102.863 | 102.675 | FICO 620 - 639                   | 1.500 |
| 7.125                    | 102.469 | 102.389 | 102.309 | 7.125                    | 98.728  | 98.677  | 98.618  | 7.125                     | 103.449 | 103.402 | 103.214 | CA Property                      | 0.150 |
| 7.250                    | 102.628 | 102.581 | 102.393 | 7.250                    | 98.598  | 98.482  | 98.365  | 7.250                     | 103.921 | 103.875 | 103.687 | Loan < \$50K (exception)         | 1.500 |
| 7.375                    | 101.170 | 101.123 | 100.935 |                          |         |         |         | 7.375                     | 103.027 | 102.980 | 102.792 | All RD Refinance Loans           | 0.125 |
|                          |         |         |         |                          |         |         |         |                           |         |         |         | *Other St. Adjustments may apply |       |

## GOVERNMENT VA

| VA 15 YR Fixed          |         |         |         | VA 30 YR Fixed          |         |         |         | VA 5/1 ARM 1/1/5 |        |        |        | VA 30 YR Fixed IRRRL    |         |         |         |
|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|------------------|--------|--------|--------|-------------------------|---------|---------|---------|
| 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 | 100.954 | 100.754 | 6.000                   | 100.274 | 100.075 | 99.906  | 5.750            | 97.683 | 97.620 | 97.458 | 6.000                   | 100.274 | 100.057 | 99.789  |
| 6.125                   | 101.515 | 101.486 | 101.286 | 6.125                   | 100.788 | 100.661 | 100.492 | 5.875            | 97.671 | 97.608 | 97.446 | 6.125                   | 100.788 | 100.570 | 100.303 |
| 6.250                   | 102.044 | 102.014 | 101.814 | 6.250                   | 101.230 | 101.183 | 101.014 | 6.000            | 97.663 | 97.600 | 97.438 | 6.250                   | 100.940 | 100.722 | 100.455 |
| 6.375                   | 101.508 | 101.479 | 101.278 | 6.375                   | 101.529 | 101.453 | 101.328 | 6.125            | 97.653 | 97.590 | 97.428 | 6.375                   | 101.529 | 101.453 | 101.328 |
| 6.500                   | 102.023 | 101.993 | 101.793 | 6.500                   | 102.084 | 102.008 | 101.883 | 6.250            | 97.645 | 97.582 | 97.420 | 6.500                   | 102.084 | 102.008 | 101.883 |
| 6.625                   | 102.527 | 102.498 | 102.298 | 6.625                   | 102.654 | 102.578 | 102.453 |                  |        |        |        | 6.625                   | 102.654 | 102.578 | 102.453 |
| 6.750                   | 103.020 | 102.991 | 102.791 | 6.750                   | 102.753 | 102.672 | 102.592 |                  |        |        |        | 6.750                   | 102.753 | 102.672 | 102.592 |
|                         |         |         |         | 6.875                   | 102.866 | 102.785 | 102.705 |                  |        |        |        | 6.875                   | 102.866 | 102.785 | 102.705 |
|                         |         |         |         | 7.000                   | 103.369 | 103.289 | 103.209 |                  |        |        |        | 7.000                   | 103.369 | 103.289 | 103.209 |
|                         |         |         |         | 7.125                   | 103.782 | 103.702 | 103.621 |                  |        |        |        | 7.125                   | 103.782 | 103.702 | 103.621 |
| VA 15 YR Fixed High Bal |         |         |         | VA 30 YR Fixed High Bal |         |         |         | VA 5/1 ARM HB    |        |        |        | VA 30 YR Fixed IRRRL 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                   | 100.082 | 100.023 | 99.915  | 6.250                   | 100.724 | 100.677 | 100.508 | 6.125            | 97.353 | 97.290 | 97.128 | 6.250                   | 100.724 | 100.677 | 100.508 |
| 5.875                   | 100.361 | 100.302 | 100.194 | 6.375                   | 100.836 | 100.761 | 100.635 | 6.250            | 97.345 | 97.282 | 97.120 | 6.375                   | 100.836 | 100.761 | 100.635 |
| 6.000                   | 100.731 | 100.673 | 100.564 | 6.500                   | 101.431 | 101.356 | 101.230 |                  |        |        |        | 6.500                   | 101.431 | 101.356 | 101.230 |
| 6.125                   | 101.067 | 101.009 | 100.900 | 6.625                   | 101.891 | 101.816 | 101.691 |                  |        |        |        | 6.625                   | 101.891 | 101.816 | 101.691 |
| 6.250                   | 100.827 | 100.747 | 100.666 | 6.750                   | 101.954 | 101.875 | 101.667 |                  |        |        |        | 6.750                   | 101.954 | 101.875 | 101.667 |
| 6.375                   | 100.786 | 100.706 | 100.626 | 6.875                   | 101.553 | 101.473 | 101.392 |                  |        |        |        | 6.875                   | 101.553 | 101.473 | 101.392 |
| 6.500                   | 101.253 | 101.173 | 101.092 | 7.000                   | 102.057 | 101.976 | 101.896 |                  |        |        |        | 7.000                   | 102.057 | 101.976 | 101.896 |
| 6.625                   | 101.435 | 101.354 | 101.274 | 7.125                   | 102.469 | 102.389 | 102.309 |                  |        |        |        | 7.125                   | 102.469 | 102.389 | 102.309 |
| 6.750                   | 98.745  | 98.716  | 98.516  | 7.250                   | 102.628 | 102.581 | 102.393 |                  |        |        |        | 7.250                   | 102.628 | 102.581 | 102.393 |
|                         |         |         |         | 7.375                   | 101.170 | 101.123 | 100.935 |                  |        |        |        | 7.375                   | 101.170 | 101.123 | 100.935 |

### VA Price Adjustments

|                |       |                               |       |
|----------------|-------|-------------------------------|-------|
| FICO >=740     | 0.000 | VA Loans                      | 0.250 |
| FICO 680 - 739 | 0.125 | Non-Owner                     | 0.500 |
| FICO 660 - 679 | 0.250 | Loan Amount \$50K < \$100K    | 0.500 |
| FICO 640 - 659 | 2.000 | Loan < \$50K (exception only) | 1.500 |
| FICO 620 - 639 | 3.000 |                               |       |



| Loss Payee Clause  | Lock Desk Hours                                     | Contact Us   | Approved States  |
|--|---|--|--|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150  | 8:30am - 5:00pm CST<br>Lock Online Until 8:00pm CST | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | 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 |
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Non-QM UW Fee  
\$1,499

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|------------------|-----------|-----------------|-------|
| 30 Days          | 7/11/2025 | 2 days          | 0.100 |
|                  |           | 7 days          | 0.250 |
|                  |           | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

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

## NON-QM: A PLUS (Tighter credit box, best pricing)

| Residential 30 Yr Fixed |         | DSCR   |         |
|-------------------------|---------|--------|---------|
| 11.500                  | 109.457 | 11.500 | 110.546 |
| 11.375                  | 109.207 | 11.375 | 110.280 |
| 11.250                  | 108.957 | 11.250 | 110.015 |
| 11.125                  | 108.707 | 11.125 | 109.749 |
| 11.000                  | 108.457 | 11.000 | 109.484 |
| 10.875                  | 108.207 | 10.875 | 109.218 |
| 10.750                  | 107.957 | 10.750 | 108.952 |
| 10.625                  | 107.707 | 10.625 | 108.687 |
| 10.500                  | 107.457 | 10.500 | 108.421 |
| 10.375                  | 107.207 | 10.375 | 108.155 |
| 10.250                  | 106.957 | 10.250 | 107.890 |
| 10.125                  | 106.707 | 10.125 | 107.624 |
| 10.000                  | 106.457 | 10.000 | 107.359 |
| 9.875                   | 106.207 | 9.875  | 107.093 |
| 9.750                   | 105.957 | 9.750  | 106.827 |
| 9.625                   | 105.707 | 9.625  | 106.562 |
| 9.500                   | 105.457 | 9.500  | 106.296 |
| 9.375                   | 105.207 | 9.375  | 106.030 |
| 9.250                   | 104.957 | 9.250  | 105.765 |
| 9.125                   | 104.707 | 9.125  | 105.499 |
| 9.000                   | 104.457 | 9.000  | 105.234 |
| 8.875                   | 104.207 | 8.875  | 104.952 |
| 8.750                   | 103.957 | 8.750  | 104.671 |
| 8.625                   | 103.707 | 8.625  | 104.390 |
| 8.500                   | 103.457 | 8.500  | 104.109 |
| 8.375                   | 103.207 | 8.375  | 103.827 |
| 8.250                   | 102.957 | 8.250  | 103.546 |
| 8.125                   | 102.675 | 8.125  | 103.264 |
| 8.000                   | 102.394 | 8.000  | 102.983 |
| 7.875                   | 102.082 | 7.875  | 102.671 |
| 7.750                   | 101.769 | 7.750  | 102.358 |
| 7.625                   | 101.394 | 7.625  | 101.983 |
| 7.500                   | 101.019 | 7.500  | 101.608 |
| 7.375                   | 100.644 | 7.375  | 101.233 |
| 7.250                   | 100.269 | 7.250  | 100.796 |
| 7.125                   | 99.894  | 7.125  | 100.358 |
| 7.000                   | 99.519  | 7.000  | 99.858  |
| 6.875                   | 99.082  | 6.875  | 99.358  |
| 6.750                   | 98.644  | 6.750  | 98.796  |
| 6.625                   | 98.144  | 6.625  | 98.233  |
| 6.500                   | 97.644  | 6.500  | 97.671  |
| 6.375                   | 97.082  | 6.375  | 97.046  |
| 6.250                   | 96.519  | 6.250  | 96.358  |
| 6.125                   | 95.894  | 6.125  | 95.671  |
| 6.000                   | 95.269  | 6.000  | 94.983  |
| 5.875                   | 94.582  | 5.875  | 94.233  |
| 5.750                   | 93.894  | 5.750  | 93.483  |
| 5.625                   | 93.207  | 5.625  | 92.733  |
| 5.500                   | 92.520  | 5.500  | 91.983  |

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

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

|                | 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   | >= 780   | >= 780   | >= 780   | >= 780   | >= 780   | >= 780   | >= 780   | >= 780   |
| Full Doc       | 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   | -        |
|                | 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   |
| Alt Doc        | 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   | -        |
|                | 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    |          |          |          |          |          |          |          |          |          |
|                | >= 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   |
| Loan Size      | 720 - 739    | 0.875    | 0.750    | 0.500    | 0.250    | 0.000    | -0.500   | -1.375   | -4.375   | -        |
|                | 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    |          |          |          |          |          |          |          |          |          |
|                | >= 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   | -        |
| Loan Type LPAs | 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    |          |          |          |          |          |          |          |          |          |
|                | >= 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   | -        |
|                | 700 - 719    | 0.750    | 0.625    | 0.375    | 0.125    | -0.375   | -1.125   | -1.875   | -5.625   | -        |
| Property LPAs  | 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    |          |          |          |          |          |          |          |          |          |
|                | >= 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   | -        |
|                | 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   | -        | -        |
| Full Doc LPAs  | 660 - 679    | -0.500   | -0.625   | -1.500   | -1.875   | -2.875   | -3.875   | -4.625   | -        | -        |
|                | 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   | -        |
|                | 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   | -        | -        |
| Alt Doc LPAs   | 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   | -        |
|                | 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    |          |          |          |          |          |          |          |          |          |

| Salaried/Wage Earners           |   |          |
|---------------------------------|---|----------|
| Qualifying Income               | Income Summary  | Grid     |
| 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 |
| VVOE                            | FNMA Form 1005  | Alt-Doc  |
| Self Employed Borrowers         |   |          |
| Qualifying Income               | Income Summary  | Grid     |
| 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 |
|--------------------|------------------------------|----------|----------|----------|----------|----------|----------|----------|
| DSCR               | >= 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   |
|                    | 720 - 739                    | 0.625    | 0.375    | 0.125    | -0.250   | -0.750   | -1.125   | -2.125   |
|                    | 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 |
| Loan Size          | UPB <= 250K                  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.375   | -0.500   |
|                    | >=\$2.0mm, <\$2.5mm          |          |          |          |          |          |          |          |
|                    | >=\$2.5mm, <\$3.0mm          |          |          |          |          |          |          |          |
| DSCR               | No Ratio                     | -0.875   | -1.125   | -1.250   | -1.750   | -2.000   | -2.375   |          |
|                    | DSCR 0.75 - 0.99             | -0.250   | -0.375   | -0.500   | -0.750   | -0.875   | -1.000   |          |
|                    | 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/DII/BK7 36 - 47mo      | -0.625   | -0.625   | -0.625   | -0.625   | -0.625   | -0.750   | -1.125   |
| Loan Type<br>LLPAs | Purchase                     | 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    |
|                    | Cashout / Debt Consolidation | -0.625   | -0.750   | -0.875   | -1.125   | -1.500   | -1.875   |          |
|                    | Interest Only                | -0.125   | -0.125   | -0.250   | -0.250   | -0.500   | -0.625   |          |
|                    | Escrow Waiver                | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.250   | -0.375   |
|                    | 40 Year Maturity             | -0.125   | -0.125   | -0.125   | -0.250   | -0.250   | -0.375   |          |
|                    |                              |          |          |          |          |          |          |          |
| Property<br>LLPAs  | Condo / Coop                 | -0.125   | -0.125   | -0.375   | -0.500   | -0.625   | -0.750   |          |
|                    | Florida Condo                | 0.000    | -0.250   | -0.375   | -0.625   | -0.750   | -0.875   |          |
|                    | Non - Warrantable Condo      | -0.375   | -0.375   | -0.500   | -0.500   | -0.625   | -0.750   |          |
|                    | Multi Unit                   | -0.250   | -0.250   | -0.500   | -0.500   | -0.500   | -0.750   |          |
|                    | Florida                      | 0.000    | 0.000    | 0.000    | -0.125   | -0.250   | -0.375   | -0.500   |
|                    | Tier 2 States: Other*        | 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<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150  |  | Email: locks@uffmortgage.com<br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,<br>KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,<br>NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,<br>WI, WA |
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|               |         |
|---------------|---------|
| Non-QM UW Fee | \$1,499 |
|---------------|---------|

1300 NW Briarcliff Prky, Ste 275  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

|         |           |         |       |
|---------|-----------|---------|-------|
| 30 Days | 7/11/2025 | 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  |         |
| 6.875%                           | 99.075  |         | 6.875%                      | 99.375  |         |
| 6.990%                           | 99.575  |         | 6.990%                      | 99.875  |         |
| 7.125%                           | 100.075 |         | 7.125%                      | 100.375 |         |
| 7.250%                           | 100.481 |         | 7.250%                      | 100.875 |         |
| 7.375%                           | 100.888 |         | 7.375%                      | 101.313 |         |
| 7.500%                           | 101.263 |         | 7.500%                      | 101.750 |         |
| 7.625%                           | 101.606 |         | 7.625%                      | 102.125 |         |
| 7.750%                           | 101.919 |         | 7.750%                      | 102.500 |         |
| 7.875%                           | 102.231 |         | 7.875%                      | 102.875 |         |
| 7.990%                           | 102.544 |         | 7.990%                      | 103.250 |         |
| 8.125%                           | 102.856 |         | 8.125%                      | 103.625 |         |
| 8.250%                           | 103.169 |         | 8.250%                      | 104.000 |         |
| 8.375%                           | 103.419 |         | 8.375%                      | 104.375 |         |
| 8.500%                           | 103.669 |         | 8.500%                      | 104.688 |         |
| 8.625%                           | 103.919 |         | 8.625%                      | 105.000 |         |
| 8.750%                           | 104.169 |         | 8.750%                      | 105.313 |         |
| 8.875%                           | 104.419 |         | 8.875%                      | 105.563 |         |
| 8.990%                           | 104.669 |         | 8.990%                      | 105.813 |         |
| 9.125%                           | 104.919 |         | 9.125%                      | 106.063 |         |
| 9.250%                           | 105.169 |         | 9.250%                      | 106.313 |         |
| 9.375%                           | 105.419 |         | 9.375%                      | 106.563 |         |
| 9.500%                           | 105.669 |         | 9.500%                      | 106.813 |         |
| 9.625%                           | 105.919 |         | 9.625%                      | 107.063 |         |
| Max Price (Owner Occ / 2Yr+ PPP) |         | 102.000 | Max Price (Owner Occ / 2Yr+ |         | 102.000 |
| Max Price (1 Yr PPP)             |         | 100.500 | Max Price (1Yr PPP)         |         | 100.500 |
| Max Price (No Prepay)            |         | 99.500  | 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    |
| I/O                   | -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 > \$.20M     | -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  |

| Price Adjustments          |        |        |        |        |        |        |        |        |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Residential NQM -- LLPAs   |        |        |        |        |        |        |        |        |
| Full Doc                   |        |        |        |        |        |        |        |        |
| 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 Statement / No Ratio  |        |        |        |        |        |        |        |        |
| 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     |
| I/O                        | -0.250 | -0.250 | -0.250 | -0.500 | -0.625 | -0.875 | N/A    | N/A    |
| Cash-Out   FICO ≥ 720      | -0.250 | -0.250 | -0.250 | -0.375 | -0.875 | -1.375 | N/A    | N/A    |
| Cash-Out   FICO < 720      | -0.375 | -0.375 | -0.375 | -0.625 | -1.250 | N/A    | N/A    | N/A    |
| 2nd Home                   | 0.000  | 0.000  | -0.125 | -0.375 | -0.500 | -0.750 | N/A    | N/A    |
| 2-4 Unit                   | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | N/A    | N/A    |
| Condo                      | -0.125 | -0.125 | -0.125 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 |
| NW Condo                   | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | N/A    | N/A    |
| Investor                   | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.750 | N/A    | N/A    |
| No Prepay                  | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | N/A    | N/A    |
| 1 Yr PPP                   | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | N/A    | N/A    |
| 2 Yr PPP                   | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A    | N/A    |
| 3 Yr PPP                   | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | N/A    | N/A    |
| 4 Yr PPP                   | 0.375  | 0.375  | 0.375  | 0.375  | 0.375  | 0.375  | N/A    | N/A    |
| 5 Yr PPP                   | 0.625  | 0.625  | 0.625  | 0.625  | 0.625  | 0.625  | N/A    | N/A    |
| Loan Amt <\$150K           | 0.000  | 0.000  | 0.000  | 0.000  | -0.250 | -0.250 | -0.250 | -0.500 |
| Loan Amt <\$250K           | 0.000  | 0.000  | 0.000  | 0.000  | -0.125 | -0.125 | -0.125 | -0.250 |
| Loan Amt > \$1.5M          | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | N/A    | N/A    |
| Loan Amt > \$2.0M          | -0.125 | -0.125 | -0.250 | -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    |        |

| RESIDENTIAL PROGRAM ELIGIBILITY |          |           |         | Max LTV     |        |        |
|---------------------------------|----------|-----------|---------|-------------|--------|--------|
| Max Loan Amount                 | Max DTI  | Reserves  | FICO    | Purch / R&T | C/O    |        |
| \$1,500,000                     | 50%      | 6 Months  | 740     | 90.00%      | 80.00% |        |
|                                 |          |           | 680     | 85.00%      | 75.00% |        |
|                                 |          |           | 660     | 80.00%      | 70.00% |        |
| \$2,500,000                     | 50%      | 9 Months  | 720     | 80.00%      | 75.00% |        |
|                                 |          |           | 700     | 80.00%      | 70.00% |        |
|                                 |          |           | 680     | 75.00%      | 65.00% |        |
| \$3,000,000                     | 50%      | 12 Months | 720     | 75.00%      | 70.00% |        |
|                                 |          |           | 700     | 70.00%      | 70.00% |        |
| \$3,500,000                     | 50%      | 12 Months | 700     | 70.00%      | N/A    |        |
| INVESTOR PROGRAM ELIGIBILITY    |          |           | Max LTV |             |        |        |
| Max Loan Amount                 | Reserves | Min DSCR  | FICO    | Purch       | R/T    | C/O    |
| \$1,500,000                     | 6 Months | 0.75      | 740     | 80.00%      | 80.00% | 75.00% |
|                                 |          |           | 700     | 80.00%      | 80.00% | 75.00% |
|                                 |          |           | 680     | 75.00%      | 75.00% | 70.00% |
|                                 |          |           | 660     | 75.00%      | 75.00% | 60.00% |
| \$2,000,000                     | 6 Months | 0.75      | 700     | 75.00%      | 75.00% | 70.00% |
|                                 |          |           | 680     | 70.00%      | 70.00% | 65.00% |
| \$2,500,000                     | 6 Months | 1.00      | 700     | 70.00%      | 70.00% | 65.00% |
|                                 |          |           | 680     | 65.00%      | 65.00% | 60.00% |

|  |   |
|--|---|
| RESIDENTIAL PROGRAM LIMITATIONS                              |   |
| Overlays   | Limit   |
| Interest Only / 2-4 Units                                    | 80% LTV   |
| 2nd Home / Investor<br>(Min FICO 680 / Max \$2.5M Loan Size) | 80% LTV (Purch & R/T)<br><br>75% LTV (Cash-Out) |
| No Ratio / Asset Depletion                                   | 80% LTV   |
| Non Warrantable Condos                                       | 80% LTV   |
| Residual Income  | \$2,500.00                                      |
| 12 Mos Profit & Loss<br>w/ 2mo Bank Stmt                     | 80% (Purchase)<br>70% (Refinance)               |

|   |                       |
|---|-----------------------|
| INVESTOR PROGRAM LIMITATIONS                            |                       |
| Overlays  | Limit                 |
| Foreign National  | 80% LTV               |
| First Time Investors                                    | 80% LTV (Purch & R/T) |
| Interest Only Min DSCR 1.00                             | 75% LTV (Cash-Out)    |
| DSCR < 1.00x (0.75x Min)                                | 80% LTV               |
| Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt | 80% LTV               |

|   |  |
|---|--|
| Declining Markets   | <<ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%  |
| Residential Highlights Primary, Secondary Homes and NOO   |  |
| Occupancy   | Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties  |
| Property Types  | SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines   |
| Loan Programs   | Fully Amortized - 30 Year Fixed<br>Interest Only - 40 Year Fixed 10 Yr I/O   |
| Qual Payment - I/O  | Qualify over the fully amortized period - 360 Months   |
| Max Cash Out  | Max Cash-Out = \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Cash-Out Proceeds may be used for reserve requirements   |
| No Ratio  | Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.   |
| DC - Debt Consolidation   | Defined as the payoff of any Mortgage/Title Lien including delinquent property taxes, any tradeline on credit and any Federal or State Tax Liens with an established Payment Plan. See guidelines for further clarity.   |
| Prepayment Penalty  | Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions. |
| Investment Highlights Non Owner Occupied Homes  |  |
| Occupancy   | Investment Properties Only   |
| Property Types  | SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines   |
| Loan Program  | Fully Amortized - 30 Year Fixed<br>Interest Only - 30 Year Fixed 10 Yr I/O   |
| DSCR Calculation  | Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA   |
| Gross Rents Defined   | Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.  |
| Unleased / Vacant Homes   | Gross rents determined from Average Market Rents on Appraisal.<br>Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions<br>Unleased Properties (2+ Units): Max 1 vacant unit on refinances  |
| Eligible Payoffs  | Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property.  |
| First Time Investors  | Defined as borrowers without a 12 month rental property history over the most recent 12 months.  |
| Max Cash Out  | \$500,000. Refer to delayed financing guidelines for other restrictions.   |
| Prepayment Penalty  | Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions. |
| Loss Payee Clause   |  |
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150   | Contact Us<br>Email: locks@uffmortgage.com<br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300  |
| Approved States<br>AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,<br>KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,<br>NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA<br>WI, WA |  |

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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](http://www.uffwholesale.com)

| Lock Expirations |           | Lock Extensions |       |
|------------------|-----------|-----------------|-------|
| 30 Days          | 7/11/2025 | 2 days          | 0.100 |
|                  |           | 7 days          | 0.250 |
|                  |           | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

Effective:

6/11/2025 10:13

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

## Non-Agency Investor/Second Home (AUS)

|        | Conforming<br>Balance | Agency<br>Jumbo | Agency<br>Balance |
|--------|-----------------------|-----------------|-------------------|
| Rate   | FIX 30                | FIX 30          | FIX 30            |
| 10.000 | 110.755               | 110.130         | 109.380           |
| 9.875  | 110.505               | 109.880         | 109.130           |
| 9.750  | 110.255               | 109.630         | 108.880           |
| 9.625  | 110.005               | 109.380         | 108.630           |
| 9.500  | 109.755               | 109.130         | 108.380           |
| 9.375  | 109.505               | 108.880         | 108.130           |
| 9.250  | 109.255               | 108.630         | 107.880           |
| 9.125  | 109.005               | 108.380         | 107.630           |
| 9.000  | 108.755               | 108.130         | 107.380           |
| 8.875  | 108.505               | 107.880         | 107.130           |
| 8.750  | 108.255               | 107.630         | 106.880           |
| 8.625  | 108.005               | 107.380         | 106.630           |
| 8.500  | 107.755               | 107.130         | 106.380           |
| 8.375  | 107.505               | 106.880         | 106.130           |
| 8.250  | 107.255               | 106.630         | 105.880           |
| 8.125  | 106.853               | 106.228         | 105.478           |
| 8.000  | 106.450               | 105.825         | 105.075           |
| 7.875  | 106.048               | 105.423         | 104.673           |
| 7.750  | 105.632               | 105.007         | 104.257           |
| 7.625  | 105.204               | 104.579         | 103.829           |
| 7.500  | 104.763               | 104.138         | 103.388           |
| 7.375  | 104.309               | 103.684         | 102.934           |
| 7.250  | 103.842               | 103.217         | 102.467           |
| 7.125  | 103.360               | 102.735         | 101.985           |
| 7.000  | 102.864               | 102.239         | 101.489           |
| 6.875  | 102.354               | 101.729         | 100.979           |
| 6.750  | 101.831               | 101.271         | 100.521           |
| 6.625  | 101.294               | 100.801         | 100.051           |
| 6.500  | 100.745               | 100.321         | 99.571            |
| 6.375  | 100.183               | 99.828          | 99.078            |
| 6.250  | 99.608                | 99.326          | 98.576            |
| 6.125  | 99.021                | 98.812          | 98.062            |
| 6.000  | 98.422                | 98.288          | 97.538            |
| 5.875  | 97.811                | 97.686          | 96.936            |
| 5.750  | 97.188                | 97.063          | 96.313            |
| 5.625  | 96.553                | 96.428          | 95.678            |
| 5.500  | 95.906                | 95.781          | 95.031            |
| 5.375  | 95.247                | 95.122          | 94.372            |
| 5.250  | 94.578                | 94.453          | 93.703            |
| 5.125  | 93.899                | 93.774          | 93.024            |
| 5.000  | 93.211                | 93.086          | 92.336            |

|                            | Credit Score / CLTV |        |             |             |             |             |
|----------------------------|---------------------|--------|-------------|-------------|-------------|-------------|
|                            |                     | <=30   | 30.01-60.00 | 60.01-70.00 | 70.01-75.00 | 75.01-80.00 |
| Purchase Money Loans       | >= 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      |
|                            | 720 - 739           | 0.000  | 0.000       | -0.250      | -0.750      | -1.250      |
|                            | 700 - 719           | 0.000  | 0.000       | -0.375      | -0.875      | -1.375      |
|                            | 680 - 699           | 0.000  | 0.000       | -0.625      | -1.125      | -1.750      |
| Limited Cash-Out Refinance | 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      |
|                            | 740 - 759           | 0.000  | 0.000       | -0.250      | -0.750      | -1.125      |
|                            | 720 - 739           | 0.000  | 0.000       | -0.500      | -1.000      | -1.625      |
|                            | 700 - 719           | 0.000  | 0.000       | -0.625      | -1.250      | -1.875      |
| Cash-Out Refinance         | 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      |             |
|                            | 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 |
| Purchase Money Loans & Limited Cash-Out Refinance | Investor                  | -1.125 | -1.125      | -1.625      | -2.125      | -3.375      |
|   | Second Home               | -1.125 | -1.125      | -1.625      | -2.125      | -3.375      |
|   | DTI Ratio > 40%           | 0.000  | 0.000       | 0.000       | 0.000       | 0.000       |
|   | High Balance Fixed - Rate | -0.500 | -0.500      | -0.750      | -0.750      | -1.000      |
|   | 2 - 4 Unit Property       | 0.000  | 0.000       | -0.375      | -0.375      | -0.625      |
|   | Condo / Coop              | 0.000  | 0.000       | -0.125      | -0.125      | -0.750      |
| Cash-Out Refinance                                | Manufactured Homes        |        |             |             |             |             |
|   | Investor                  | -1.125 | -1.125      | -1.625      | -2.125      |             |
|   | Second Home               | -1.125 | -1.125      | -1.625      | -2.125      |             |
|   | DTI Ratio > 40%           | 0.000  | 0.000       | 0.000       | 0.000       |             |
|   | High Balance Fixed - Rate | -1.250 | -1.250      | -1.500      | -1.500      |             |
|   | 2 - 4 Unit Property       | 0.000  | 0.000       | -0.375      | -0.375      |             |
|   | Condo / Coop              | 0.000  | 0.000       | -0.125      | -0.125      |             |
|   | Manufactured Homes        |        |             |             |             |             |

| Mortgages with Subordinate Financing | Credit Score / CLTV      |        |             |             |             |             |
|--------------------------------------|--------------------------|--------|-------------|-------------|-------------|-------------|
|                                      |                          | <=30   | 30.01-60.00 | 60.01-70.00 | 70.01-75.00 | 75.01-80.00 |
|                                      | CLTV > LTV & FICO >= 720 | -0.625 | -0.625      | -0.625      | -0.875      | -1.125      |
|                                      | 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<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA |  |

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|                                    |
|------------------------------------|
| 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 |
| FULL DOC                  | ≥ 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)  |          |          |
|                           | 760 - 779     | 1.125    | 1.125    | 0.625    | 0.250    | 0.125    | (1.000)  | (1.875)  |          |          |
|                           | 740 - 759     | 0.625    | 0.625    | 0.125    | (0.125)  | (0.250)  | (1.625)  | (3.125)  |          |          |
|                           | 720 - 739     | 0.000    | 0.000    | (0.500)  | (0.750)  | (1.000)  | (2.000)  | (4.000)  |          |          |
|                           | 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)  |          |          |          |          |
| BANK STATEMENT (12 or 24) | ≥ 800         | 0.875    | 0.875    | 0.500    | 0.125    | (0.125)  | (1.375)  | (2.250)  |          |          |
|                           | 780 - 799     | 0.875    | 0.875    | 0.375    | 0.000    | (0.250)  | (1.500)  | (2.375)  |          |          |
|                           | 760 - 779     | 0.375    | 0.375    | (0.125)  | (0.625)  | (0.750)  | (2.000)  | (3.000)  |          |          |
|                           | 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)  |          |          |
|                           | 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)  |          |          |          |          |          |          |
| TERM                      | 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    |          |          |
|                           | 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    |          |          |
| LOAN AMOUNT               | 050,000-075k  | (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)  |          |          |
|                           | 100,001-125k  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.125)  |          |          |
|                           | 125,001-150k  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
|                           | 150,001-175k  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
|                           | 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    |          |          |
| DTI                       | 00.01-43      | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |          |
|                           | 43.01-45      | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.375)  | (0.375)  | (0.500)  |          |          |
|                           | 45.01-50      | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (1.000)  |          |          |
| PROPERTY                  | 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)  |          |          |          |
|                           | 2-Unit        | (0.375)  | (0.375)  | (0.375)  | (0.500)  | (0.500)  |          |          |          |          |
|                           | 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)  |          |          |

|   |
|---|
| <b>Stand Alone Second</b><br><b>\$1,395</b> |
| <b>Piggyback Second</b><br><b>\$995</b>     |

| Loss Payee Clause   | Contact Us  | Approved States  |
|---|---|--|
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**United Fidelity Funding**  
1300 NW Briarcliff Prkwy  
Kansas City, MO 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

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| Lock Expirations |           | Lock Extensions |       |
|------------------|-----------|-----------------|-------|
| 30 Days          | 7/11/2025 | 2 days          | 0.100 |
|                  |           | 7 days          | 0.250 |
|                  |           | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

## 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 <\$70,000                 | -3.000 |

| Loss Payee Clause   | Contact Us   | Approved States  |
|---|--|--|
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 Kansas City MO, 64150  
[www.uffwholesale.com](http://www.uffwholesale.com)

| Lock Expirations |           | Lock Extensions |       |
|------------------|-----------|-----------------|-------|
| 15 Days          | 6/26/2025 | 2 days          | 0.100 |
| 30 Days          | 7/11/2025 | 7 days          | 0.250 |
| 45 Days          | 7/26/2025 | 15 days         | 0.375 |
|                  |           | 30 days         | 0.625 |

Effective: 6/11/2025 10:13

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## 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 |

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**IT'S ALL WE DO.**



| 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 |

| Loss Payee Clause   | Lock Desk Hours                                     | Contact Us   | Approved States   |
|---|---|--|---|
| United Fidelity Funding Corp ISAOA ATIMA<br>1300 NW Briarcliff Pkwy, Suite 275<br>Kansas City, MO 64150 | 8:30am - 5:00pm CST<br>Lock Online Unitl 8:00pm CST | Email: <a href="mailto:locks@uffmortgage.com">locks@uffmortgage.com</a><br>Lock Desk: (816) 457-6440<br>Inside Sales: (816) 457-6300 | AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI,<br>MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA,<br>WA,WI |

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