



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

Lock Expirations	Lock Extensions
15 Days	2 days 0.100
30 Days	7 days 0.250
45 Days	15 days 0.375 30 days 0.625

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Effective: 11/3/2025 11:01

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
5.750	99.893	99.852	99.767	5.250	99.574	99.475	99.392	5.000	99.676	99.662	99.549	5.125	99.517	99.504	99.390
5.875	100.460	100.418	100.324	5.375	100.088	99.988	99.906	5.125	100.037	100.024	99.911	5.250	99.915	99.902	99.788
6.000	100.995	100.954	100.859	5.500	99.811	99.708	99.639	5.250	100.281	100.256	100.206	5.375	100.338	100.324	100.211
6.125	101.464	101.423	101.378	5.625	100.323	100.221	100.152	5.375	100.802	100.789	100.676	5.500	100.576	100.562	100.449
6.250	101.382	101.340	101.296	5.750	100.806	100.703	100.634	5.500	101.079	101.065	100.952	5.625	100.819	100.805	100.692
6.375	101.869	101.828	101.784	5.875	101.246	101.144	101.075	5.625	101.400	101.386	101.273	5.750	101.066	101.053	100.939
6.500	102.341	102.300	102.255	6.000	101.296	101.255	101.096	5.750	101.419	101.405	101.322	5.875	101.466	101.453	101.340
6.625	102.702	102.660	102.616	6.125	101.650	101.608	101.449	5.875	101.930	101.916	101.803	6.000	101.669	101.655	101.542
6.750	102.703	102.675	102.645	6.250	101.815	101.713	101.644	6.000	102.174	102.161	102.048	6.125	101.890	101.876	101.763
6.875	103.160	103.132	103.102	6.375	102.179	102.077	102.008	6.125	102.460	102.447	102.333	6.250	102.250	102.236	102.123
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
5.875	100.047	100.006	99.847	5.875	100.078	100.036	99.995	6.250	100.430	100.417	100.303	6.250	100.004	99.991	99.877
6.000	100.634	100.593	100.434	6.000	100.544	100.503	100.461	6.375	100.842	100.828	100.715	6.375	100.308	100.295	100.181
6.125	100.966	100.925	100.818	6.125	100.946	100.904	100.863	6.500	100.987	100.974	100.860	6.500	100.520	100.507	100.394
6.250	101.181	101.140	101.095	6.250	101.222	101.181	101.140	6.625	101.129	101.115	101.002	6.625	100.682	100.668	100.555
6.375	101.550	101.508	101.464	6.375	101.591	101.550	101.508	6.750	101.175	101.149	101.022	6.750	100.752	100.725	100.598
6.500	101.950	101.908	101.831	6.500	101.959	101.917	101.876	6.875	101.560	101.533	101.407	6.875	101.031	101.004	100.878
6.625	102.254	102.212	102.168	6.625	102.295	102.254	102.212	7.000	101.664	101.637	101.510	7.000	101.186	101.159	101.032
6.750	101.832	101.811	101.788	6.750	101.846	101.832	101.811	7.125	101.743	101.716	101.590	7.125	101.306	101.280	101.153
6.875	102.133	102.113	102.090	6.875	102.147	102.133	102.113	7.250	99.048	98.934	98.841	7.250	99.048	98.934	98.841
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			
												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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Until 8:00pm CST	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 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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45 Days	12/18/2025	15 days	0.375
		30 days	0.625

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Conforming LLPAs

Purchase Money Loans – LLPA by Credit Score/LTV Ratio

Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio

Credit Score	LTV Range									Credit Score	LTV Range					
	Applicable for all loans with terms greater than 15 years										Applicable for all loans					
>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	>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%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%	
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%	
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%	
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%	
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%	
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%	
640 - 659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%	640 - 659	0.375%	1.375%	3.125%	4.625%	5.125%	
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%	1.375%	3.375%	4.875%	5.125%	

Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans

Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances

Loan Feature	LTV Range									Loan Feature	LTV Range					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%	
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	Condo	0.000%	0.000%	0.125%	0.125%	0.750%	
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Investment	1.125%	1.125%	1.625%	2.125%	3.375%	
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured home	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%	

Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio

All LLPAs will be waived for the following loans

Credit Score	LTV Range									HomeReady® loans					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas	Loans meeting Duty to Serve requirements				
≥ 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%						
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						

Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances

Loan Feature	LTV Range									
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	
High-balance ARM	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%	1.125%	1.125%	1.875%	1.875%	



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	30 days
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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	FICO >=780	0.000
5.250	99.710	99.660	99.560	5.250	100.535	100.522	100.408	5.375	99.651	99.588	99.426	FICO 740 - 779	0.000
5.375	100.063	100.013	99.913	5.375	100.062	100.048	99.935	5.500	99.641	99.578	99.416	FICO 680 - 739	0.125
5.500	100.512	100.462	100.361	5.500	100.600	100.586	100.473	5.625	99.631	99.568	99.406	FICO 660 - 679	0.250
5.625	101.054	101.004	100.903	5.625	101.128	101.115	101.002	5.750	100.214	100.151	99.989	FICO 640 - 659	0.500
5.750	101.297	101.255	101.163	5.750	101.651	101.637	101.524	5.875	100.202	100.139	99.977	FICO 620 - 639	1.500
5.875	101.321	101.280	101.188	5.875	101.246	101.233	101.120	6.000	100.189	100.126	99.964	Non-Owner	0.500
6.000	101.867	101.825	101.733	6.000	101.762	101.749	101.636	6.125	100.175	100.112	99.950	Loan Amount \$50K < \$100K	0.500
6.125	102.338	102.296	102.204	6.125	102.270	102.257	102.143	6.250	99.864	99.801	99.639	Loan < \$50K (exception only)	1.500
6.250	102.513	102.471	102.379	6.250	102.773	102.759	102.646					All FHA Streamline Loans	0.250
6.375	102.407	102.382	102.306	6.375	102.309	102.283	102.156					All FHA Refinance Loans	0.125
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	FICO >=780	0.000
6.250	101.901	101.859	101.767	6.250	98.498	98.484	98.371	6.000	101.576	101.536	101.396	FICO 740 - 779	0.000
6.375	101.714	101.689	101.614	6.375	98.343	98.322	98.275	6.125	102.116	102.076	101.936	FICO 700 - 739	0.125
6.500	102.113	102.088	102.013	6.500	98.537	98.516	98.469	6.250	102.589	102.549	102.408	FICO 680 - 699	0.250
6.625	102.493	102.468	102.392	6.625	99.031	99.005	98.878	6.375	101.880	101.854	101.727	FICO 660 - 679	0.375
6.750	102.275	102.249	102.122	6.750	99.520	99.493	99.366	6.500	102.453	102.426	102.300	FICO 640 - 659	0.875
6.875	102.063	101.980	101.896	6.875	98.948	98.922	98.888	6.625	102.957	102.930	102.803	FICO 620 - 639	1.500
7.000	102.538	102.454	102.370	7.000	99.068	99.042	99.008	6.750	103.444	103.417	103.291	CA Property	0.150
7.125	102.975	102.891	102.807	7.125	99.193	99.167	99.134	6.875	102.978	102.871	102.664	Loan < \$50K (exception)	1.500
7.250	102.794	102.687	102.480	7.250	99.048	98.934	98.841	7.000	103.516	103.409	103.202	All RD Refinance Loans	0.125
7.375	99.896	99.842	99.689					7.125	104.039	103.932	103.725	*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	101.762	101.749	101.636	5.500	100.512	100.462	100.361	5.750	100.214	100.151	99.989	5.500	100.512	100.462	100.361
6.125	102.270	102.257	102.143	5.625	101.054	101.004	100.903	5.875	100.202	100.139	99.977	5.625	101.054	101.004	100.903
6.250	102.773	102.759	102.646	5.750	101.297	101.255	101.163	6.000	100.189	100.126	99.964	5.750	101.297	101.255	101.163
6.375	102.309	102.283	102.156	5.875	101.321	101.280	101.188	6.125	100.175	100.112	99.950	5.875	101.321	101.280	101.188
6.500	102.812	102.785	102.658	6.000	101.867	101.825	101.733	6.250	99.864	99.801	99.639	6.000	101.867	101.825	101.733
6.625	103.306	103.280	103.153	6.125	102.338	102.296	102.204					6.125	102.338	102.296	102.204
6.750	103.795	103.768	103.641	6.250	102.513	102.471	102.379					6.250	102.513	102.471	102.379
				6.375	102.407	102.382	102.306					6.375	102.407	102.382	102.306
				6.500	102.766	102.741	102.666					6.500	102.766	102.741	102.666
				6.625	103.255	103.230	103.155					6.625	103.255	103.230	103.155
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	100.909	100.901	100.842	6.250	101.901	101.859	101.767	6.125	100.175	100.112	99.950	6.250	101.901	101.859	101.767
5.875	101.152	101.144	101.086	6.375	101.714	101.689	101.614	6.250	99.864	99.801	99.639	6.375	101.714	101.689	101.614
6.000	101.500	101.491	101.433	6.500	102.113	102.088	102.013					6.500	102.113	102.088	102.013
6.125	101.827	101.819	101.760	6.625	102.493	102.468	102.392					6.625	102.493	102.468	102.392
6.250	101.826	101.793	101.759	6.750	102.275	102.249	102.122					6.750	102.275	102.249	102.122
6.375	101.765	101.731	101.698	6.875	102.063	101.980	101.896					6.875	102.063	101.980	101.896
6.500	102.228	102.194	102.161	7.000	102.538	102.454	102.370					7.000	102.538	102.454	102.370
6.625	102.419	102.386	102.352	7.125	102.975	102.891	102.807					7.125	102.975	102.891	102.807
6.750	99.520	99.493	99.366	7.250	102.794	102.687	102.480					7.250	102.794	102.687	102.480
				7.375	99.896	99.842	99.689					7.375	99.896	99.842	99.689

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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Until 8:00pm CST	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 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

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

Lock Expirations	Lock Extensions
30 Days	12/3/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

Effective: 11/3/2025 11:01

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	110.957	11.500	112.505
11.375	110.707	11.375	112.255
11.250	110.457	11.250	112.005
11.125	110.207	11.125	111.755
11.000	109.957	11.000	111.505
10.875	109.707	10.875	111.255
10.750	109.457	10.750	111.005
10.625	109.207	10.625	110.755
10.500	108.957	10.500	110.505
10.375	108.707	10.375	110.255
10.250	108.457	10.250	110.005
10.125	108.207	10.125	109.755
10.000	107.957	10.000	109.505
9.875	107.707	9.875	109.255
9.750	107.457	9.750	109.005
9.625	107.207	9.625	108.755
9.500	106.957	9.500	108.505
9.375	106.707	9.375	108.255
9.250	106.457	9.250	108.005
9.125	106.207	9.125	107.755
9.000	105.957	9.000	107.505
8.875	105.707	8.875	107.255
8.750	105.457	8.750	107.005
8.625	105.207	8.625	106.755
8.500	104.957	8.500	106.505
8.375	104.707	8.375	106.255
8.250	104.457	8.250	106.005
8.125	104.207	8.125	105.724
8.000	103.957	8.000	105.411
7.875	103.675	7.875	105.099
7.750	103.394	7.750	104.786
7.625	103.082	7.625	104.474
7.500	102.769	7.500	104.099
7.375	102.394	7.375	103.724
7.250	102.019	7.250	103.286
7.125	101.644	7.125	102.849
7.000	101.269	7.000	102.349
6.875	100.832	6.875	101.849
6.750	100.394	6.750	101.286
6.625	99.957	6.625	100.724
6.500	99.519	6.500	100.099
6.375	99.019	6.375	99.474
6.250	98.519	6.250	98.786
6.125	97.956	6.125	98.098
6.000	97.394	6.000	97.411
5.875	96.769	5.875	96.661
5.750	96.144	5.750	95.911
5.625	95.456	5.625	95.161
5.500	94.769	5.500	94.411

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
		0.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
Full Doc	>= 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	0.500	0.250	0.125	-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									
Alt Doc	>= 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									
	620 - 639									
Loan Size	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>\$2.0mm, <\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
Loan Type LLPAs	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
	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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	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	-
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc LLPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.625	-0.875	-
	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 LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	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	-0.250	-0.375	-0.375	-0.375		

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
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			Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Investor Only			>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
5 year	1.000		760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
4 year	0.500		740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
3 year	0.000		720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
2 year	-0.375		700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
1 year	-0.750		680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
None	-1.125		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
Minimum Loan Size \$150,000			UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
			>=52.0mm, <\$2.5mm							
			>=2.5mm, <\$3.0mm							
DSCR	No Ratio		No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR .75 - .99		DSCR .75 - .99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24		DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit Event	DSCR 1.25		DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
	FC/SS/DII/BK7 36 - 47mo		FC/SS/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase		Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Rate Refi		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cashout / Debt Consolidation		Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only		Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
Property LLPAs	40 Year Maturity		40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo / Coop		Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo		Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Non - Warrantable Condo		Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit		Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Florida		Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	Tier 2 States: Other*		Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loss Payee Clause

United Fidelity Funding Corp ISAOA ATIMA
1300 NW Briarcliff Pkwy, Suite 275
Kansas City, MO 64150

Contact Us

Email: locks@uffmortgage.com
Lock Desk: (816) 457-6440
Inside Sales: (816) 457-6300

Approved States

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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30 Days	12/3/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

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

NON-QM

Residential 30YR Fixed		Investor 30YR Fixed	
Rate	30 Day	Rate	30 Day
6.375%	98.075	6.375%	99.000
6.500%	99.025	6.500%	99.900
6.625%	99.725	6.625%	100.400
6.750%	100.325	6.750%	100.900
6.875%	100.775	6.875%	101.375
6.990%	101.225	6.990%	101.825
7.125%	101.600	7.125%	102.325
7.250%	102.000	7.250%	102.775
7.375%	102.375	7.375%	103.250
7.500%	102.700	7.500%	103.675
7.625%	102.950	7.625%	104.050
7.750%	103.225	7.750%	104.425
7.875%	103.475	7.875%	104.800
7.990%	103.725	7.990%	105.175
8.125%	103.975	8.125%	105.550
8.250%	104.225	8.250%	105.890
8.375%	104.475	8.375%	106.190
8.500%	104.725	8.500%	106.490
8.625%	104.975	8.625%	106.771
8.750%	105.225	8.750%	107.053
8.875%	105.475	8.875%	107.334
8.990%	105.725	8.990%	107.599
9.125%	105.975	9.125%	107.865
Max Price (Owner Occ / 3Yr+ PPP)	101.500	Max Price (3Yr PPP)	101.500
Max Price (2 Yr PPP)	101.000	Max Price (2Yr PPP)	101.000
Max Price (1 Yr PPP)	100.000	Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500	Max Price (No Prepay)	99.500

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	-0.125	-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	0.000	-0.125	-0.125	-0.250	-0.500
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	



Non-QM UW Fee
\$1,395

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Kansas City, MO 64150
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		Lock Expirations	Lock Extensions	
30 Days	12/3/2025	2 days	0.100	
		7 days	0.250	
		15 days	0.375	
		30 days	0.625	

Effective: 11/3/2025 11:01

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Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	111.775	111.150	110.400
9.875	111.525	110.900	110.150
9.750	111.275	110.650	109.900
9.625	111.025	110.400	109.650
9.500	110.775	110.150	109.400
9.375	110.525	109.900	109.150
9.250	110.275	109.650	108.900
9.125	110.025	109.400	108.650
9.000	109.775	109.150	108.400
8.875	109.525	108.900	108.150
8.750	109.275	108.650	107.900
8.625	109.025	108.400	107.650
8.500	108.775	108.150	107.400
8.375	108.525	107.900	107.150
8.250	108.275	107.650	106.900
8.125	107.986	107.361	106.611
8.000	107.698	107.073	106.323
7.875	107.409	106.784	106.034
7.750	107.102	106.477	105.727
7.625	106.778	106.153	105.403
7.500	106.436	105.811	105.061
7.375	106.076	105.451	104.701
7.250	105.696	105.071	104.321
7.125	105.296	104.671	103.921
7.000	104.876	104.251	103.501
6.875	104.436	103.811	103.061
6.750	103.976	103.351	102.601
6.625	103.498	102.873	102.123
6.500	102.999	102.374	101.624
6.375	102.482	101.857	101.107
6.250	101.947	101.372	100.622
6.125	101.393	100.888	100.138
6.000	100.823	100.388	99.638
5.875	100.234	99.873	99.123
5.750	99.629	99.344	98.594
5.625	99.008	98.801	98.051
5.500	98.372	98.244	97.494
5.375	97.719	97.594	96.844
5.250	97.053	96.928	96.178
5.125	96.371	96.246	95.496
5.000	95.676	95.551	94.801

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00							
Purchase Money Loans	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250							
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500							
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750							
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000							
	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250							
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500							
Limited Cash-Out Refinance	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750							
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500							
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750							
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125							
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500							
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750							
Cash-Out Refinance	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125							
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375							
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375									
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875									
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375									
	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750									
Purchase Money Loans & Limited Cash-Out Refinance	700 - 719	-0.375	-0.500	-1.625	-2.250	-3.250									
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750									
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750									
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125							
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125							
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
Agency Jumbo Balances*	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000							
	2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625							
	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750							
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500							
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375									
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375									
Agency Jumbo Balances*	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000									
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000									
	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									
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500									
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375									
Property LLPAs	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000									
	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									
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500									
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375									
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375									
Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000									
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000									
	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									
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500									
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375									
Mortgages with Subordinate Financing	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00							
	CLTV > LTV & FICO > 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125							
	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125							
	Program Notes														
	Program Name	Non-Agency Investor/2nd Home													
	Min Loan Amt	150k													
Loss Payee Clause	Max Loan Amt	Agency Limits or 2.25MM													
	Max Price	103.000													
	Min Price	99.500													
	Contact Us	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300													
Approved States	Approved States	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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Effective: 11/3/2025 11:01

11/3/2025 11:01

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

Lock Expirations		Lock Extensions	
30 Days	12/3/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

FIXED SECONDS

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

INVESTOR PRICE ADJUSTERS											
		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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)			
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)			
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)			
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)			
	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)					
	≥ 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)			
BANK STATEMENT (12 or 24)	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)							
	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			
TERM	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)			
	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			
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
DTI	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)				
	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)			
	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)			
PROPERTY	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)			

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 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, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA

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

Lock Expirations	Lock Extensions
30 Days	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
7.750	101.026	100.963	100.588
7.625	100.235	100.172	99.797
7.500	100.132	100.070	99.695
7.375	100.019	99.956	99.581
7.250	99.897	99.834	99.459
7.125	99.184	99.121	98.746

Underwriting Fee \$1,095

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

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 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, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA

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

Lock Expirations	Lock Extensions
15 Days	11/18/2025 2 days 0.100
30 Days	12/3/2025 7 days 0.250
45 Days	12/18/2025 15 days 0.375 30 days 0.625

Effective: 11/3/2025 11:01

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



A TEAM THAT IS ALWAYS READY TO SERVE YOU

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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	8:30am - 5:00pm CST Lock Online Until 8:00pm CST	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 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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