

9/29/2025 10:52

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	10/14/2025	2 days	0.100
30 Days	10/29/2025	7 days	0.250
30 Days 45 Days	11/13/2025	15 days	0.375
		30 days	0.625

THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME" PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

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	CONVI							INTIONAL							
CON	IVENTION	AL 30/25Y	'R FIXED	CC	NVENTION	NAL 20 YF	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	99.603	99.573	99.512	5.250	99.692	99.600	99.499	5.000	99.470	99.454	99.347	5.125	99.399	99.383	99.266
5.875	100.248	100.189	100.081	5.375	100.210	100.117	100.017	5.125	99.749	99.734	99.654	5.250	99.845	99.829	99.713
6.000	100.799	100.740	100.632	5.500	99.990	99.897	99.805	5.250	100.201	100.185	100.068	5.375	100.278	100.262	100.145
6.125	101.298	101.240	101.181	5.625	100.508	100.415	100.323	5.375	100.740	100.724	100.608	5.500	100.523	100.507	100.390
6.250	101.240	101.181	101.123	5.750	100.995	100.903	100.811	5.500	100.991	100.975	100.859	5.625	100.736	100.720	100.604
6.375	101.717	101.658	101.600	5.875	101.453	101.360	101.268	5.625	101.203	101.187	101.070	5.750	100.916	100.900	100.783
5.500	102.188	102.129	102.071	6.000	101.013	100.963	100.807	5.750	101.266	101.250	101.133	5.875	101.319	101.304	101.187
5.625	102.608	102.549	102.491	6.125	101.457	101.356	101.264	5.875	101.778	101.762	101.645	6.000	101.515	101.499	101.382
5.750	102.506	102.447	102.390	6.250	101.887	101.787	101.695	6.000	101.982	101.966	101.849	6.125	101.729	101.713	101.597
5.875	102.965	102.907	102.849	6.375	102.266	102.165	102.073	6.125	102.221	102.205	102.089	6.250	102.138	102.122	102.006
	NV 30 YR				NV 20 YR				DNV 15 YR				NV 10 YR		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875	99.697	99.639	99.478	5.875	99.729	99.697	99.639	6.250	100.317	100.301	100.184	6.250	99.892	99.876	99.759
5.000	100.285	100.235	100.077	6.000	100.189	100.158 100.571	100.100	6.375	100.728 100.882	100.713 100.866	100.596	6.375 6.500	100.195	100.179	100.062
5.125	100.587	100.537	100.455	6.125	100.603		100.513	6.500			100.749		100.432	100.416	100.300
5.250 5.375	100.853 101.235	100.794 101.177	100.736 101.119	6.250 6.375	100.892 101.275	100.853 101.235	100.794 101.177	6.625 6.750	101.068 100.887	101.052 100.860	100.936 100.726	6.625 6.750	100.635 100.467	100.619 100.440	100.503 100.307
5.500	101.255	101.177	101.119	6.500	101.275	101.233	101.177	6.875	100.887	100.860	100.726	6.875	100.467	100.440	100.580
5.625	101.761	101.710	101.332	6.625	101.039	101.020	101.899	7.000	101.209	101.242	101.103	7.000	100.741	100.714	100.380
5.750	101.557	101.503	101.454	6.750	101.569	101.557	101.503	7.125	101.465	101.438	101.305	7.125	101.030	101.003	100.737
5.875	101.841	101.791	101.742	6.875	101.857	101.841	101.791	7.250	99.474	99.389	99.282	7.250	99.474	99.389	99.282
7.000	102.298	102.265	102.114	7.000	102.138	102.122	102.072	17.230	33.474	33.303	33.202	17.230	33.474	33.303	33.202
				1								11			
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	ınds (Non-CA)		0.250
												No Impou	ınds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	80	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program D	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception	only)	1.500
				<u> </u>								↓			
			Classic				Lance					Ш	A	- 1 C	
		ss Payee			Lo	ck Desk H	lours	F		tact Us				ed States	
	United Fidelit	, 0			8:3	0am - 5:00p	om CST		iail: locks@		-	1 ' '	A, CO, FL, GA		
		r Briarcliff Pi nsas City, M	wy, Suite 27	5	Lock O	nline Unitl 8	:00pm CST		Lock Desk: (•		IVIE, IVII, N	IN, MO, NC, I	NE, NH, NM. , VA, WA,WI	
	Ndl	isas city, iVi							nside Sales:	<u> </u>	distribution to		JC, IIV, IA	, vA, vVA, VV	



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

	Lock Expirations	Lock E	xtensions
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15 Days	10/14/2025	2 days	0.100
30 Days	10/29/2025	7 days	0.250
45 Days	11/13/2025	15 days	0.375
1		30 days	0.625

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30 days 0.62
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Effective:	9,	/29/2025 10:	:52							WWW.UFFEA	AGLE.COM				
						Con	form	ning	LLPA	۱S					
	Burch	acca Mon	ev Loans	LLDA	by Crodit			8			Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	•
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%						0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375% 0.375%		1.000% 1.375%	1.625% 2.000%	2.375%
700 – 719			0.230%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									11.1 00 70	Additional L					
Add	litional LL	.FAS DY L	Odii Allii	nute Ahr	nicable it	Pulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 12 () 1 ()	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home			1.625%					4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%		_				
	Limited	Cash-ou	t Refinan	ices – LL	PA by Cr	edit Scor	e/LTV Ra	itio		All LLPA	s will be v	waived f	or the fo	llowing lo	ans
				L	TV Rang	е					Но	meReady	[®] loans		
Credit Score			cable for	_						Loans to first-tir					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			<u>′</u>		igh-cost are	eas
≥ = 780	0.000%	_	0.000%	_	_			_	0.375%	Loa	ns meeting	Duty to S	serve requ	irements	
760 – 779	0.000%	0.000%			0.875%		0.750%		0.625%						
740 – 759	0.000%	0.000%					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%				1.750%		1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%						
660 – 679	1 1 1 1	0.125%	1.125%						2.125%						
640 - 659 ≤ 639	0.000%	0.250%	1.375%	2.125%	2.875% 3.500%	3.375% 3.875%	2.875% 3.625%	2.500%	2.500%						
	nal LLPA														
			- All Hou		TV Rang		on out to								
Loan Feature	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
mortgage Condo	0.000%	0.000%	0.125%	0 125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment	1.125%			2.125%				4.125%							
property															
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	1,20070				_										



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 Lock Expirations
 Lock Extensions

 15 Days
 10/14/2025
 2 days
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 7 days
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 45 Days
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 15 days
 0.375

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Effectiv	e: 9	9/29/2025 1								VW.UFFEAG	ILE.COM				
		1	GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	5557000	06
		YR Fixed			FHA 15	5 YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
5.250	99.437	99.369	99.251	5.250	100.477	100.461	100.345	5.375	99.522	99.459	99.297	FICO 740			0.000
.375	99.825	99.757	99.639	5.375	99.903	99.887	99.770	5.500	99.513	99.450	99.288	FICO 680			0.125
5.500	100.377	100.309	100.191	5.500	100.444	100.428	100.311	5.625	99.503	99.440	99.278	FICO 660			0.250
5.625	100.912	100.844	100.726	5.625	100.978	100.962	100.845	5.750	100.101	100.038	99.876	FICO 640			0.500
5.750	101.228	101.191	101.103	5.750	101.502	101.487	101.370	5.875	100.091	100.028	99.866	FICO 620	- 639		1.500
5.875 6.000	101.221 101.803	101.183 101.766	101.095 101.678	5.875 6.000	101.137 101.660	101.121 101.644	101.005 101.527	6.000 6.125	100.079	100.016 100.003	99.854 99.841	11			
6.125	101.803	101.766	101.678	6.125	102.170	101.644	101.527	6.250	100.066 100.051	99.988	99.826	Non-Owr	er ount \$50K < \$1	1001/	0.500
6.250	102.285	102.247	102.139	6.250	102.170	102.154	102.540	0.230	100.031	33.300	33.020		OK (exception		1.500
6.375	102.350	102.310	102.250	6.375	102.015	101.988	101.854					11	reamline Loan		0.250
0.575	102.500	102.550	102.230	0.575	102.015	101.500	101.054	1					efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RL	JRAL HOUS	SING 30 Y	R Fixed	П	USDA - Pric		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
6.250	101.743	101.706	101.618	6.250	98.511	98.475	98.430	6.000	101.477	101.436	101.286	FICO 740	- 779		0.000
6.375	101.668	101.638	101.557	6.375	98.711	98.675	98.630	6.125	102.025	101.984	101.833	FICO 700	- 739		0.125
6.500	102.163	102.132	102.052	6.500	98.890	98.854	98.809	6.250	102.505	102.464	102.314	FICO 680	- 699		0.250
6.625	102.469	102.439	102.358	6.625	99.087	99.052	99.006	6.375	101.751	101.726	101.592	FICO 660	- 679		0.375
6.750	102.177	102.146	102.116	6.750	99.245	99.209	99.164	6.500	102.331	102.306	102.173	FICO 640	- 659		0.875
6.875	101.908	101.878	101.847	6.875	99.369	99.333	99.288	6.625	102.844	102.819	102.686	FICO 620	- 639		1.500
7.000	102.326	102.296	102.265	7.000	99.481	99.446	99.400	6.750	103.338	103.313	103.179	CA Prope	rty		0.150
7.125	102.710	102.680	102.649	7.125	99.592	99.557	99.511	6.875	102.552	102.527	102.393	Loan <\$	50K (exception)	1.500
7.250	102.390	102.366	102.232	7.250	99.474	99.389	99.282	7.000	103.097	103.072	102.939	All RD Re	finance Loans		0.125
7.375	100.589	100.574	100.559	 				7.125	103.625	103.600	103.467	*Other St	. Adjustments	may apply	
												Ш			
						GO∖	/ERN	IME	NT V	/A					
		YR Fixed				YR Fixed			VA 5/1	ARM 1/1,	/5			Fixed IRF	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	101.660	101.644	101.527	5.500	100.377	100.309	100.191	5.750	100.101	100.038	99.876	5.500	100.377	100.309	100.191
6.125	102.170	102.154	102.037	5.625	100.912	100.844	100.726	5.875	100.091	100.028	99.866	5.625	100.912	100.844	100.726
6.250 6.375	102.673	102.657 101.988	102.540 101.854	5.750	101.228	101.191 101.183	101.103 101.095	6.000 6.125	100.079	100.016 100.003	99.854 99.841	5.750	101.228 101.221	101.191	101.103 101.095
6.500	102.015 102.520	101.988	101.854	5.875 6.000	101.221 101.803	101.766	101.095	6.250	100.066 100.051	99.988	99.826	5.875 6.000	101.221	101.183 101.766	101.678
6.625	102.520	102.493	102.858	6.125	102.285	102.247	102.159	0.250	100.051	33.366	99.820	6.125	102.285	102.247	101.678
6.750	103.509	103.482	103.348	6.250	102.356	102.318	102.230					6.250	102.356	102.318	102.230
0.750	105.505	105.102	105.510	6.375	102.360	102.330	102.250					6.375	102.360	102.330	102.250
				6.500	102.815	102.785	102.705					6.500	102.815	102.785	102.705
				6.625	103.231	103.201	103.121					6.625	103.231	103.201	103.121
Rate	VA 15 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	/A 30 YR F 15-Day	ixed High 30-Day	1 Bal 45-Day	Rate	VA 5/ 15-Day	1 ARM HE 30-Day	45-Day	Rate	/A 30 YR F 15-Day	ixed IRRR 30-Day	L HB 45-Day
5.750	100.694	100.622	100.499	6.250	101.743	101.706	101.618	6.125	100.066	100.003	99.841	6.250	101.743	101.706	101.618
5.875	100.938	100.866	100.743	6.375	101.668	101.638	101.557	6.250	100.051	99.988	99.826	6.375	101.668	101.638	101.557
5.000	101.285	101.213	101.090	6.500	102.163	102.132	102.052					6.500	102.163	102.132	102.052
6.125	101.605	101.532	101.410	6.625	102.469	102.439	102.358					6.625	102.469	102.439	102.358
5.250	101.387	101.221	101.054	6.750	102.177	102.146	102.116	11				6.750	102.177	102.146	102.116
5.375	101.313	101.147	100.981	6.875	101.908	101.878	101.847					6.875	101.908	101.878	101.847
6.500	101.762	101.595	101.429	7.000	102.326	102.296	102.265					7.000	102.326	102.296	102.265
6.625	101.937	101.771	101.604	7.125	102.710	102.680	102.649	11				7.125	102.710	102.680	102.649
5.750	99.234	99.207	99.073	7.250	102.390	102.366	102.232	11				7.250	102.390	102.366	102.232
				7.375	100.589	100.574	100.559	 				7.375	100.589	100.574	100.559
			VA Price		ts				Side.				-		0.000
FICO>=74	.0		0.000	VA Loans			0.250								
ICO 680	- 739		0.125	Non-Owne	er		0.500	=			nimie.	T1.5			-
FICO 660			0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SEI	RVING				HAF
FICO 640			2.000	Loan < \$50	OK (exception	only)	1.500				VA	& V	IRRE	ILS	
FICO 620	- 639		3.000												
		ss Payee	Clause			ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Em	ail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA		
			wy, Suite 27			30am - 5:00p nline Unitl 8			Lock Desk: (_		иN, MO, NC,		
	Kar	nsas City, M	O 64150		LOCK O	mine offici 8	.oopiii C31	<u>Ir</u>	nside Sales:	(816) 457-	-6300		SC, TN, TX	, VA, WA,W	



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

 Lock Expirations
 Lock Extensions

 0 Days
 10/29/2025
 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***

FUN	DING CORP		
Effective:	9/29/2025 10:	52	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	110.637	11.500	112.375
11.375	110.387	11.375	112.125
11.250	110.137	11.250	111.875
11.125	109.887	11.125	111.625
11.000	109.637	11.000	111.375
10.875	109.387	10.875	111.125
10.750	109.137	10.750	110.875
10.625	108.887	10.625	110.625
10.500	108.637	10.500	110.375
10.375	108.387	10.375	110.125
10.250	108.137	10.250	109.875
10.125	107.887	10.125	109.625
10.000	107.637	10.000	109.375
9.875	107.387	9.875	109.125
9.750	107.137	9.750	108.875
9.625	106.887	9.625	108.625
9.500	106.637	9.500	108.375
9.375	106.387	9.375	108.125
9.250	106.137	9.250	107.875
9.125	105.887	9.125	107.625
9.000	105.637	9.000	107.375
8.875	105.387	8.875	107.125
8.750	105.137	8.750	106.875
8.625	104.887	8.625	106.625
8.500	104.637	8.500	106.375
8.375	104.387	8.375	106.125
8.250	104.137	8.250	105.875
8.125	103.887	8.125	105.594
8.000	103.637	8.000	105.281
7.875	103.355	7.875	104.969
7.750	103.074	7.750	104.656
7.625	102.762	7.625	104.344
7.500	102.449	7.500	103.969
7.375	102.074	7.375	103.594
7.250	101.699	7.250	103.156
7.125	101.324	7.125	102.719
7.000	100.949	7.000	102.219
6.875	100.512	6.875	101.719
6.750	100.074	6.750	101.156
6.625	99.637	6.625	100.594
6.500	99.199	6.500	99.969
6.375	98.699	6.375	99.344
6.250	98.199	6.250	98.656
6.125	97.637	6.125	97.969
6.000	97.074	6.000	97.281
5.875	96.449	5.875	96.531
5.750	95.824	5.750	95.781

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

5.625

5.500

95.031

94.281

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

95.137

94.449

5.625

5.500

PLUS	(Tighter credit b	ox, k	pest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 60	CO O4 CF	ce od eo	E0.04 EE	== 04 00	00.04.05	OF 04 00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm >\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.125	-0.250	-0.250	-0.500 -0.625	-0.625		-
		-0.250	-0.125	-0.230	-0.625	-0.300	-0.023		-	
	>\$3.0mm, <=\$3.5mm	-0.230	-0.230	-0.500	-0.623	-			-	-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Dos	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@ullinortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS,
1300 NW Briarcliff Pkwy, Suite 275	I nck Desk: (X16) 45 /-644()	KY, LA, ME, MI, MO, MN, MS, NC, NE, NH,
Kansas City, MO 64150	, ,	NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,
	Inside Sales: (816) 457-6300	WI, WA



Non-QM UW Fee \$1,499

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

2 days 7 days 15 days 0.100 0.250 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%	97.900			6.375%	99.250	
6.500%	99.000			6.500%	100.200	
6.625%	99.700			6.625%	100.700	
6.750%	100.300			6.750%	101.200	
6.875%	100.800			6.875%	101.675	
6.990%	101.230			6.990%	102.125	
7.125%	101.630			7.125%	102.625	
7.250%	102.005			7.250%	103.050	
7.375%	102.405			7.375%	103.500	
7.500%	102.730			7.500%	103.902	
7.625%	102.980			7.625%	104.277	
7.750%	103.230			7.750%	104.652	
7.875%	103.480			7.875%	105.027	
7.990%	103.730			7.990%	105.387	
8.125%	103.980			8.125%	105.737	
8.250%	104.230			8.250%	106.077	
8.375%	104.480			8.375%	106.377	
8.500%	104.730			8.500%	106.677	
8.625%	104.980			8.625%	106.959	
8.750%	105.230			8.750%	107.240	
8.875%	105.480			8.875%	107.521	
8.990%	105.730			8.990%	107.787	
9.125%	105.980			9.125%	108.052	
Max	Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	Yr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	1	Max Price (2	Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	1	Max Price (1	Yr PPP)	100.500
	Max Price (No Prepay)	99.500	M	lax Price (No	Prepay)	99.500

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

Price Adjustments												
	Residential NQM LLPAs											
FICO-ITY		60	Full Doo		75	00	or	00				
FICOxLTV	55	60	65	70	75	80	85	90				
780	0.750	0.750	0.625 0.625	0.500	0.375	0.000 -0.125	-1.375 -1.500	-4.625 -4.750				
760 740	0.750	0.500	0.500	0.500	0.375	-0.125	-2.000	-5.250				
720			0.300	0.375								
720	0.500	0.375	0.000	-0.250	0.000 -0.625	-0.875 -1.500	-3.000 -4.000	N/A 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				
000	1.023		atement			3.000	14/74	14//1				
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				
		Reside	ntial NQN	1 LLPA	s							
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 -1.125	-0.375 -1.250	-0.500 N/A	-0.500 N/A	N/A N/A	N/A N/A				
Loan Amt > \$3.0M ITIN	-1.000 -3.000	-1.000 -3.000	-3.000	-3.000	-3.000	N/A N/A	N/A 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	-0.373	-0.373	-0.373	-0.500	-0.750				
1 Yr P&L *	-0.750	-0.750	-0.750	-0.123	-0.123	-0.250	-0.300 N/A	-0.730 N/A				
1099 *	-0.730	-0.500	-0.730	-0.500	-0.730	-0.500	-0.750	-0.750				
1033			IOM LLF		5.500	0.500	3.730	5.750				
	DSC	R ≥ 1.00	x / 3 Yr Pr									
FICOxLTV	50	55	60	65	70	75	80					
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875					
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250					
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750					
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500					
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250					
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A					
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A					
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A					

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Di Ratio C - Debt Consolidatio epayment Penalty	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395

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

Lock Expirations		Lock Extensions	
30 Days	10/29/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance										
Rate	FIX 30	FIX 30	FIX 30			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 N1-9N N
10.000	111.667	111.042	110.292			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
9.875	111.417	110.792	110.292			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
9.750	111.167	110.732	109.792			740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
9.625	110.917	110.292	109.542		Purchase Money	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
9.500	110.667	110.042	109.292		Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
9.375	110.417	109.792	109.042			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
9.250	110.167	109.542	108.792			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
9.125	109.917	109.292	108.542			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
9.000	109.667	109.042	108.292			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
8.875	109.417	108.792	108.042			740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
8.750	109.167	108.542	107.792		Limited Cash-Out	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
8.625	108.917	108.292	107.542		Refinance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
8.500	108.667	108.042	107.292			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
8.375	108.417	107.792	107.042			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
8.250	108.167	107.542	106.792			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
8.125	107.873	107.248	106.498			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
8.000	107.579	106.954	106.204			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
7.875	107.286	106.661	105.911		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
7.750	106.974	106.349	105.599			700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
7.625	106.644	106.019	105.269			680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
7.500	106.296	105.671	104.921			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
7.375	105.929	105.304	104.554										
7.250	105.543	104.918	104.168			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.0
7.125	105.135	104.510	103.760			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
7.000	104.707	104.082	103.332			Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
6.875	104.258	103.633	102.883		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	103.789	103.164	102.414	Purchase Money									
6.625	103.299	102.674	101.924	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
6.500	102.788	102.163	101.413	Cash-Out Refinance									
6.375	102.257	101.644	100.894			2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
6.250	101.708	101.163	100.413		Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
6.125	101.141	100.667	99.917			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
6.000	100.556	100.156	99.406			Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
5.875	99.954	99.628	98.878			Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
5.750	99.336	99.087	98.337		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
5.625	98.702	98.533	97.783										
5.500	98.053	97.928	97.178	Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
5.375	97.388	97.263	96.513	Cash Gat heimanee	Balances*	Aigh Bulance Fixed Hate	1.250	1,250	1.500	1.500	0.000		
5.250	96.708	96.583	95.833			2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
5.125	96.013	95.888	95.138		Property LLPAs	Condo / Coop	0.000	0.000	-0.373	-0.373	-0.750		
5.000	95.304	95.179	94.429		Troperty EE As	Manufactured Homes	-0.500	-0.500	-0.123	-0.123	-0.500		
3.000	33.304	33.173	34.423			Wallatactarea Homes	0.500	0.300	0.300	0.300	0.300		
					Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.0
					Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
					Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
						Program Notes							
					Program Name	Non-Agency Investor/2nd Home	1						
					Min Loan Amt	150k	1						

Email: locks@uffmortgage.com 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 United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Lock Desk: (816) 457-6440

Agency Limits or 2.25MM

103.000

99.500

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Max Loan Amt Max Price

Min Price

Kansas City, MO 64150



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

 Lock Expirations
 Lock Extensions

 30 Days
 10/29/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 9/29/2025 10:52

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.500	111.375	13.375	111.250
12.375	111.250	13.250	111.125
12.250	111.125	13.125	111.000
12.125	111.000	13.000	110.875
12.000	110.875	12.875	110.750
11.875	110.750	12.750	110.625
11.750	110.625	12.625	110.500
11.625	110.500	12.500	110.375
11.500	110.375	12.375	110.250
11.375	110.250	12.250	110.125
11.250	110.125	12.125	110.000
11.125	110.000	12.000	109.875
11.000	109.875	11.875	109.750
10.875	109.625	11.750	109.625
10.750	109.375	11.625	109.500
10.625	109.125	11.500	109.375
10.500	108.875	11.375	109.125
10.375	108.625	11.250	108.875
10.250	108.375	11.125	108.625
10.125	108.125	11.000	108.375
10.000	107.875	10.875	108.125
9.875	107.625	10.750	107.875
9.750	107.250	10.625	107.625
9.625	106.875	10.500	107.375
9.500	106.500	10.375	107.125
9.375	106.125	10.250	106.875
9.250	105.750	10.125	106.500
9.125	105.375	10.000	106.125
9.000	105.000	9.875	105.750
8.875	104.625	9.750	105.375
8.750	104.250	9.625	105.000
8.625	103.750	9.500	104.625
8.500	103.250	9.375	104.250
8.375	102.750	9.250	103.750
8.250	102.250	9.125	103.250
8.125	101.750	9.000	102.750
8.000	101.125	8.875	102.250
7.875	100.500	8.750	101.625
7.750	99.750	8.625	101.000
7.625	99.000	8.500	100.250
7.500	98.250	<u> </u>	•

				RESI	DENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
<u>Š</u>	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FULL DOC	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
•	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Ļ	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR PRICE ADJUSTERS												
						CLTV							
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90			
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)					
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)					
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)					
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)					
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)					
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)					
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)						
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)							
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)					
or 2/	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)					
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)					
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)					
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)					
ST.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)						
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)							
~	660 - 679	(5.750)	(5.875)	(6.250)									
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500					
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500					
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375					
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)					
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)					
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)					
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
OAN AMOUNT	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
ΙŠ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)					
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)					
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)						
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)							
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)							
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)							
L	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)					

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

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



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

 30 Days
 10/29/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/29/2025 10:52

FHA with DPA Seconds

30 Year Fixed				
Rate	15 Day	30 Day	45 Day	
7.750	99.432	99.343	98.968	
7.625	98.672	98.584	98.209	
7.500	98.570	98.481	98.106	
7.375	98.456	98.368	97.993	
7.250	98.334	98.246	97.871	
7.125	98.008	97.928	97.553	

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	-1.5	00	
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000		
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500		
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500		
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250		
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125		
5% DPA SC & AK Loan Amount <\$70,0000	-3.000		

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



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

	Lock Expirations	Lock Extensions	
15 Days	10/14/2025	2 days	0.100
30 Days	10/29/2025	7 days	0.250
45 Days	11/13/2025	15 days	0.375
		30 days	0.625

Effective: 9/29/2025 10:52 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee			
Conventional	\$1,395	\$50k - \$75K	1.650	> \$225K - \$250K	0.430
FHA	\$1,395	> \$75K - \$100K	1.100	> \$250K - \$300K	0.390
VA	\$1,395	>\$100K - \$125K	0.950	> \$300K - \$350K	0.330
RD	\$1,395	>\$125K - \$150K	0.750	> \$350K - \$417K	0.280
		> \$150K - \$175K	0.600	>\$417K - \$600K	0.220
Non-appraisal	\$895	>\$175K - \$200K	0.520	> \$600K - \$900K	0.170
(Streamlines, IRRRLS)		> \$200K - \$225K	0.480	> \$900K	0.000





Appraisal Cost Schedule					
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475		
1004MC (Conventional	\$475	2075 Drive by	\$200		
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100		
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100		
1025MC URAR for 2-4 Unit (FHA	\$550	2000 Field Review Appraisal	\$250		

Appraisal Desk (816) 457-6349

Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote

All Refer Eligible Per Automated Findings (UW Exception form required)

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

Lock Desk Hours

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST

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

Approved States AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA,WI