



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

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

WWW.UFFEAGLE.COM

Effective: 10/30/2025 10:11

CONVENTIONAL

CONVENTIONAL 30/25YR FIXED

Rate	15-Day	30-Day	45-Day
5.750	99.888	99.973	99.901
5.875	100.468	100.450	100.379
6.000	100.975	100.934	100.842
6.125	101.431	101.390	101.349
6.250	101.380	101.332	101.283
6.375	101.859	101.810	101.762
6.500	102.319	102.271	102.223
6.625	102.708	102.660	102.611
6.750	102.684	102.643	102.602
6.875	103.133	103.091	103.050

CONVENTIONAL 20 YR FIXED

Rate	15-Day	30-Day	45-Day
5.250	99.654	99.559	99.470
5.375	100.158	100.063	99.973
5.500	99.860	99.756	99.687
5.625	100.363	100.259	100.190
5.750	100.837	100.733	100.664
5.875	101.269	101.165	101.096
6.000	101.047	100.941	100.865
6.125	101.480	101.374	101.298
6.250	101.878	101.773	101.697
6.375	102.237	102.132	102.056

CONVENTIONAL 15 YR FIXED

Rate	15-Day	30-Day	45-Day
5.000	99.575	99.529	99.497
5.125	99.943	99.896	99.865
5.250	100.297	100.251	100.219
5.375	100.635	100.588	100.557
5.500	100.724	100.685	100.655
5.625	101.057	101.019	100.988
5.750	101.384	101.346	101.316
5.875	101.681	101.643	101.613
6.000	101.844	101.814	101.785
6.125	102.125	102.095	102.066

CONVENTIONAL 10 YR FIXED

Rate	15-Day	30-Day	45-Day
5.125	98.537	98.428	98.403
5.250	98.849	98.736	98.708
5.375	99.160	99.043	99.012
5.500	99.494	99.377	99.346
5.625	99.399	99.262	99.224
5.750	99.710	99.569	99.529
5.875	100.025	99.881	99.837
6.000	100.380	100.235	100.192
6.125	100.419	100.441	100.391
6.250	100.703	100.722	100.669

CONV 30 YR FIXED HIGH BAL

Rate	15-Day	30-Day	45-Day
5.875	100.034	99.993	99.751
6.000	100.479	100.438	100.196
6.125	100.874	100.832	100.791
6.250	101.180	101.131	101.083
6.375	101.540	101.492	101.444
6.500	101.897	101.849	101.801
6.625	102.222	102.174	102.126
6.750	101.810	101.776	101.742
6.875	102.104	102.070	102.035
7.000	102.390	102.355	102.321

CONV 20 YR FIXED HIGH BAL

Rate	15-Day	30-Day	45-Day
5.875	100.076	100.034	99.993
6.000	100.521	100.479	100.438
6.125	100.915	100.874	100.832
6.250	101.223	101.180	101.131
6.375	101.584	101.540	101.492
6.500	101.941	101.897	101.849
6.625	102.265	102.222	102.174
6.750	101.831	101.810	101.776
6.875	102.124	102.104	102.070
7.000	102.410	102.390	102.355

CONV 15 YR FIXED HIGH BAL

Rate	15-Day	30-Day	45-Day
6.250	98.058	98.041	97.998
6.375	98.267	98.250	98.207
6.500	98.476	98.459	98.416
6.625	98.653	98.636	98.593
6.750	98.788	98.729	98.682
6.875	99.041	98.981	98.927
7.000	99.117	99.054	98.985
7.125	99.161	99.128	99.083
7.250	98.994	98.877	98.780

CONV 10 YR FIXED HIGH BAL

Rate	15-Day	30-Day	45-Day
6.250	98.058	98.041	97.998
6.375	98.267	98.250	98.207
6.500	98.476	98.459	98.416
6.625	98.653	98.636	98.593
6.750	98.788	98.729	98.682
6.875	99.041	98.981	98.927
7.000	99.117	99.054	98.985
7.125	99.161	99.128	99.083
7.250	98.994	98.877	98.780

SOFR 5/6 ARMS

No Current Program Data

SOFR 7/6 ARMS

No Current Program Data

SOFR 10/6 ARMS

No Current Program Data

Misc Price Adjustments

No Impounds (Non-CA)	0.250
No Impounds (CA Only)	0.150
Non-Owner, LTV <= 75	2.125
Non-Owner, LTV 75.01-80	3.375
Non-Owner, LTV > 80	4.125
2-4 Unit	1.000
Condo, LTV > 75	0.750
FICO < 660	0.500
Loan Amt \$50K < \$100K	0.500
Loan < \$50K (exception only)	1.500

Loss Payee Clause

Lock Desk Hours

Contact Us

Approved States

United Fidelity Funding Corp ISAOA ATIMA
 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

© 2021 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.

Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.



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

Lock Expirations		Lock Extensions	
15 Days	11/14/2025	2 days	0.100
30 Days	11/29/2025	7 days	0.250
45 Days	12/14/2025	15 days	0.375
		30 days	0.625

Effective: 10/30/2025 10:11

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

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	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									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				
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%						



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

Lock Expirations	Lock Extensions
15 Days	11/14/2025
30 Days	11/29/2025
45 Days	12/14/2025
	2 days
	7 days
	15 days
	30 days
	0.100
	0.250
	0.375
	0.625

Effective: 10/30/2025 10:11

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

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	99.720	99.670	99.569	5.250	99.488	99.408	99.278	5.375	98.042	97.975	97.908	FICO 740 - 779	0.000
5.375	100.067	100.017	99.917	5.375	99.564	99.484	99.354	5.500	98.631	98.565	98.498	FICO 680 - 739	0.125
5.500	100.513	100.463	100.363	5.500	99.986	99.878	99.826	5.625	99.154	99.087	99.021	FICO 660 - 679	0.250
5.625	101.059	101.009	100.909	5.625	100.433	100.290	100.273	5.750	98.188	98.138	98.087	FICO 640 - 659	0.500
5.750	101.348	101.297	101.197	5.750	100.922	100.913	100.855	5.875	98.729	98.679	98.629	FICO 620 - 639	1.500
5.875	101.297	101.246	101.146	5.875	101.156	101.147	101.089	6.000	99.242	99.192	99.142	Non-Owner	0.500
6.000	101.829	101.779	101.679	6.000	101.495	101.486	101.428	6.125	99.691	99.641	99.590	Loan Amount \$50K < \$100K	0.500
6.125	102.338	102.288	102.187	6.125	101.815	101.807	101.749					Loan < \$50K (exception only)	1.500
6.250	102.489	102.438	102.338	6.250	101.811	101.770	101.728					All FHA Streamline Loans	0.250
6.375	102.439	102.414	102.339	6.375	101.733	101.692	101.646					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	101.876	101.826	101.726	6.250	98.058	98.041	97.998	6.000	100.181	100.056	99.931	FICO 740 - 779	0.000
6.375	101.747	101.721	101.646	6.375	98.267	98.250	98.207	6.125	100.501	100.376	100.251	FICO 700 - 739	0.125
6.500	102.165	102.140	102.065	6.500	98.476	98.459	98.416	6.250	100.799	100.674	100.549	FICO 680 - 699	0.250
6.625	102.548	102.523	102.448	6.625	98.653	98.636	98.593	6.375	100.753	100.628	100.503	FICO 660 - 679	0.375
6.750	102.415	102.340	102.264	6.750	98.760	98.727	98.682					FICO 640 - 659	0.875
6.875	102.224	102.149	102.073	6.875	98.920	98.887	98.842					FICO 620 - 639	1.500
7.000	102.671	102.596	102.521	7.000	99.039	99.005	98.960					CA Property	0.150
7.125	103.066	102.991	102.915	7.125	99.161	99.128	99.083					Loan < \$50K (exception)	1.500
7.250	98.813	98.577	98.558	7.250	98.994	98.877	98.780					All RD Refinance Loans	0.125
7.375	99.249	99.014	98.994									*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
6.000	101.495	101.486	101.428	5.500	100.513	100.463	100.363					5.500	100.513
6.125	101.815	101.807	101.749	5.625	101.059	101.009	100.909					5.625	101.059
6.250	101.811	101.770	101.728	5.750	101.348	101.297	101.197					5.750	101.348
6.375	101.733	101.692	101.650	5.875	101.297	101.246	101.146					5.875	101.297
6.500	102.181	102.139	102.098	6.000	101.829	101.779	101.679					6.000	101.829
6.625	102.359	102.317	102.275	6.125	102.338	102.288	102.187					6.125	102.338
6.750	100.952	100.827	100.702	6.250	102.489	102.438	102.338					6.250	102.489
				6.375	102.439	102.414	102.339					6.375	102.439
				6.500	102.818	102.793	102.718					6.500	102.818
				6.625	103.310	103.285	103.210					6.625	103.310
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
5.750	100.922	100.913	100.855	6.250	101.876	101.826	101.726					6.250	101.876
5.875	101.156	101.147	101.089	6.375	101.747	101.721	101.646					6.375	101.747
6.000	101.495	101.486	101.428	6.500	102.165	102.140	102.065					6.500	102.165
6.125	101.815	101.807	101.749	6.625	102.548	102.523	102.448					6.625	102.548
6.250	101.811	101.770	101.728	6.750	102.415	102.340	102.264					6.750	102.415
6.375	101.733	101.692	101.650	6.875	102.224	102.149	102.073					6.875	102.224
6.500	102.181	102.139	102.098	7.000	102.671	102.596	102.521					7.000	102.671
6.625	102.359	102.317	102.275	7.125	103.066	102.991	102.915					7.125	103.066
				7.250	100.106	99.997	99.938					7.250	100.106
				7.375	98.967	98.731	98.712					7.375	98.967

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
© 2021 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers. Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.			


**SERVING THOSE THAT SERVE
VA & VA IRRRLS**



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	11/29/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

Effective:

10/30/2025 10:11

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	-	-	-
Loan Type LLPAs	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	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	-0.625	-0.625	-0.750	-0.875	-1.250	-	-
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.625	-0.750	-0.750	-	-	-
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Full Doc LLPAs	Florida	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	-
	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	-0.250	-0.250	-0.250	-0.250	-0.250	0.000	-
Alt Doc LLPAs	1099 Program	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	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
	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	Income Summary	Grid
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Doc

Prepay Penalty Price			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			760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
4 year			740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
3 year			720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
2 year			700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
1 year			680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
None			660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
			640 - 659							
Minimum Loan Size \$150,000			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
			>=52.0mm, <\$2.5mm							
			>=2.5mm, <\$3.0mm							
			No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
			DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
			DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
			FC/SS/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
			Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
			Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
			Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
			Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
			40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
			Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
			Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
			Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
			Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
			Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
			Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loss Payee Clause

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

© 2021 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.
Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.



Non-QM UW Fee
\$1,499

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

Lock Expirations	Lock Extensions
30 Days	11/29/2025
	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-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

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

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

Effective: 10/30/2025 10:11

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
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	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
	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	Non-Agency Investor/2nd Home							
	Agency Limits or 2.25MM							
	Inside Sales: (816) 457-6300							
	Program Notes							
	Program Name							
	Min Loan Amt							
Mortgages with Subordinate Financing	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
	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
	Program Name							
	Min Loan Amt							
	Max Loan Amt							
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							
	Loss Payee Clause							
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							
	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							
	Loss Payee Clause							
<small>© 2021 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.</small>								
<small>Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.</small>								

© 2021 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.

Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.



Effective: 10/30/2025 10:11

10/30/2025 10:11

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

Lock Expirations		Lock Extensions	
30 Days	11/29/2025	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

© 2021 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.
Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.



Effective: 10/30/2025 10:11

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

© 2021 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.
 Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.



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

Lock Expirations	Lock Extensions
15 Days	2 days
30 Days	7 days
45 Days	15 days 30 days

Effective: 10/30/2025 10:11

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

Administration and Appraisal Fees

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



Appraisal Cost Schedule			
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475
1004MC (Conventional)	\$475	2075 Drive by	\$200
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100
1025MC URAR for 2-4 Unit (FHA)	\$550	2000 Field Review Appraisal	\$250
Appraisal Desk (816) 457-6349			
Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote			
All Refer Eligible Per Automated Findings (UW Exception form required)			0.500

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

© 2021 United Fidelity Funding Corp. NMLS #34381. Intended for Mortgage Professionals Only. Not for distribution to consumers.

Rates and programs subject to change without notice. United Fidelity Funding Corp and uffwholesale.com are not a part of, or associated with, HUD/FHA or the Federal Government.