



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

Lock Expirations		Lock Extensions	
15 Days	8/13/2025	2 days	0.100
30 Days	8/28/2025	7 days	0.250
45 Days	9/12/2025	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

Effective: 7/29/2025 10:08

CONVENTIONAL

CONVENTIONAL 30/25YR FIXED				CONVENTIONAL 20 YR FIXED				CONVENTIONAL 15 YR FIXED				CONVENTIONAL 10 YR FIXED			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	99.393	99.348	99.300	6.000	100.039	99.938	99.853	5.750	100.705	100.592	100.523	5.875	100.533	100.501	100.367
6.250	99.741	99.796	99.723	6.125	100.540	100.439	100.354	5.875	101.009	100.968	100.834	6.000	100.768	100.736	100.603
6.375	100.330	100.292	100.220	6.250	101.013	100.912	100.827	6.000	101.314	101.208	101.132	6.125	101.036	101.004	100.870
6.500	100.886	100.832	100.776	6.375	101.450	101.349	101.264	6.125	101.606	101.493	101.424	6.250	101.431	101.387	101.253
6.625	101.373	101.319	101.262	6.500	101.190	101.081	101.001	6.250	101.912	101.799	101.731	6.375	101.830	101.786	101.652
6.750	101.597	101.535	101.471	6.625	101.626	101.518	101.437	6.375	102.297	102.253	102.119	6.500	102.045	102.000	101.867
6.875	102.095	102.034	101.969	6.750	102.029	101.921	101.841	6.500	102.512	102.468	102.334	6.625	102.286	102.242	102.109
7.000	102.548	102.487	102.422	6.875	102.400	102.292	102.212	6.625	102.748	102.703	102.570	6.750	102.453	102.427	102.293
7.125	102.972	102.911	102.846	7.000	103.022	102.921	102.849	6.750	102.809	102.783	102.684	6.875	102.847	102.821	102.687
7.250	103.171	103.288	103.187	7.125	103.462	103.361	103.288	6.875	103.314	103.288	103.155	7.000	103.037	103.011	102.877
CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH BAL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	100.432	100.385	100.236	6.500	100.236	100.187	100.127	6.250	99.559	99.515	99.381	6.250	99.132	99.087	98.954
6.625	100.770	100.722	100.574	6.625	100.730	100.680	100.619	6.375	99.974	99.929	99.796	6.375	99.437	99.393	99.259
6.750	100.946	100.884	100.820	6.750	100.996	100.946	100.884	6.500	100.143	100.099	99.965	6.500	99.700	99.655	99.522
6.875	101.321	101.260	101.195	6.875	101.371	101.321	101.260	6.625	100.328	100.283	100.150	6.625	99.943	99.899	99.765
7.000	101.687	101.625	101.560	7.000	101.736	101.687	101.625	6.750	100.272	100.246	100.112	6.750	99.845	99.819	99.685
7.125	101.993	101.931	101.867	7.125	102.043	101.993	101.931	6.875	100.683	100.657	100.524	6.875	100.148	100.122	99.988
7.250	102.162	102.096	102.023	7.250	102.205	102.162	102.096	7.000	100.826	100.799	100.666	7.000	100.376	100.350	100.216
7.375	102.463	102.397	102.324	7.375	102.506	102.463	102.397	7.125	100.946	100.920	100.786	7.125	100.567	100.541	100.408
7.500	102.690	102.623	102.551	7.500	102.733	102.690	102.623	7.250	98.874	98.768	98.646	7.250	98.874	98.768	98.646
7.625	102.861	102.794	102.721	7.625	102.903	102.861	102.794								
SOFR 5/6 ARMS				SOFR 7/6 ARMS				SOFR 10/6 ARMS				Misc Price Adjustments			
No Current Program Data				No Current Program Data				No Current Program Data				No Impounds (Non-CA)		0.250	
												No Impounds (CA Only)		0.150	
												Non-Owner, LTV <= 75		2.125	
												Non-Owner, LTV 75.01-80		3.375	
												Non-Owner, LTV > 80		4.125	
												2-4 Unit		1.000	
												Condo, LTV > 75		0.750	
												FICO < 660		0.500	
												Loan Amt \$50K < \$100K		0.500	
												Loan < \$50K (exception only)		1.500	
Loss Payee Clause				Lock Desk Hours				Contact Us				Approved States			
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150				8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST				Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300				AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA, WI			

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GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.000	100.615	100.436	100.269	5.875	100.636	100.591	100.458	5.375	97.754	97.691	97.529	FICO >=780	0.000
6.125	100.967	100.917	100.750	6.000	101.176	101.132	100.998	5.500	97.745	97.682	97.520	FICO 740 - 779	0.000
6.250	101.408	101.232	101.065	6.125	101.707	101.663	101.529	5.625	98.079	98.051	98.022	FICO 680 - 739	0.125
6.375	101.671	101.607	101.494	6.250	102.231	102.187	102.053	5.750	98.331	98.268	98.106	FICO 660 - 679	0.250
6.500	102.220	102.156	102.042	6.375	101.664	101.638	101.504	5.875	98.322	98.259	98.206	FICO 640 - 659	0.500
6.625	102.615	102.551	102.437	6.500	102.183	102.157	102.023	6.000	98.828	98.800	98.771	FICO 620 - 639	1.500
6.750	103.009	102.938	102.867	6.625	102.691	102.665	102.532	6.125	99.318	99.290	99.261		
6.875	102.875	102.804	102.733	6.750	103.195	103.169	103.036	6.250	98.292	98.229	98.067	Non-Owner	0.500
7.000	103.378	103.307	103.236									Loan Amount \$50K < \$100K	0.500
7.125	103.808	103.737	103.666									Loan < \$50K (exception only)	1.500
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.250	100.795	100.611	100.376	6.250	97.956	97.912	97.778	6.250	101.633	101.582	101.415	FICO >=780	0.000
6.375	100.979	100.915	100.801	6.375	98.027	97.937	97.855	6.375	101.403	101.338	101.154	FICO 740 - 779	0.000
6.500	101.568	101.504	101.390	6.500	98.283	98.192	98.111	6.500	102.017	101.952	101.768	FICO 700 - 739	0.125
6.625	101.852	101.788	101.674	6.625	98.479	98.390	98.307	6.625	102.562	102.496	102.313	FICO 680 - 699	0.250
6.750	101.866	101.795	101.724	6.750	98.920	98.894	98.761	6.750	103.089	103.023	102.840	FICO 660 - 679	0.375
6.875	101.562	101.491	101.420	6.875	98.717	98.672	98.609	6.875	102.499	102.424	102.240	FICO 640 - 659	0.875
7.000	102.066	101.995	101.924	7.000	98.858	98.812	98.749	7.000	103.076	103.001	102.817	FICO 620 - 639	1.500
7.125	102.495	102.424	102.353	7.125	98.997	98.951	98.888	7.125	103.635	103.560	103.376	CA Property	0.150
7.250	102.426	102.351	102.167	7.250	98.874	98.768	98.646	7.250	104.096	104.021	103.837	Loan < \$50K (exception)	1.500
7.375	101.143	101.093	100.926					7.375	103.000	102.949	102.782	All RD Refinance Loans	0.125
												*Other St. Adjustments may apply	

GOVERNMENT VA

VA 15 YR Fixed				VA 30 YR Fixed				VA 5/1 ARM 1/1/5				VA 30 YR Fixed IRRRL			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	101.176	101.132	100.998	6.000	100.615	100.436	100.269	5.750	98.331	98.268	98.106	6.000	100.615	100.431	100.196
6.125	101.707	101.663	101.529	6.125	100.967	100.917	100.750	5.875	98.322	98.259	98.097	6.125	100.967	100.782	100.547
6.250	102.231	102.187	102.053	6.250	101.408	101.232	101.065	6.000	98.313	98.250	98.088	6.250	101.408	101.223	100.989
6.375	101.664	101.638	101.504	6.375	101.671	101.607	101.494	6.125	98.302	98.239	98.077	6.375	101.671	101.607	101.494
6.500	102.183	102.157	102.023	6.500	102.220	102.156	102.042	6.250	98.292	98.229	98.067	6.500	102.220	102.156	102.042
6.625	102.691	102.665	102.532	6.625	102.615	102.551	102.437					6.625	102.615	102.551	102.437
6.750	103.195	103.169	103.036	6.750	103.009	102.938	102.867					6.750	103.009	102.938	102.867
				6.875	102.875	102.804	102.733					6.875	102.875	102.804	102.733
				7.000	103.378	103.307	103.236					7.000	103.378	103.307	103.236
				7.125	103.808	103.737	103.666					7.125	103.808	103.737	103.666
VA 15 YR Fixed High Bal				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL HB			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.296	100.225	100.104	6.250	100.795	100.611	100.376	6.125	98.002	97.939	97.777	6.250	100.795	100.611	100.376
5.875	100.532	100.460	100.339	6.375	100.979	100.915	100.801	6.250	97.992	97.929	97.767	6.375	100.979	100.915	100.801
6.000	100.869	100.798	100.677	6.500	101.568	101.504	101.390					6.500	101.568	101.504	101.390
6.125	101.167	101.096	100.975	6.625	101.852	101.788	101.674					6.625	101.852	101.788	101.674
6.250	101.138	101.117	101.096	6.750	101.866	101.795	101.724					6.750	101.866	101.795	101.724
6.375	101.059	101.038	101.016	6.875	101.562	101.491	101.420					6.875	101.562	101.491	101.420
6.500	101.494	101.473	101.451	7.000	102.066	101.995	101.924					7.000	102.066	101.995	101.924
6.625	101.659	101.638	101.616	7.125	102.495	102.424	102.353					7.125	102.495	102.424	102.353
6.750	98.920	98.894	98.761	7.250	102.426	102.351	102.167					7.250	102.426	102.351	102.167
				7.375	101.143	101.093	100.926					7.375	101.143	101.093	100.926

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
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Non-QM UW Fee
\$1,499

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		7 days	0.250
		15 days	0.375
		30 days	0.625

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

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

Residential 30 Yr Fixed		DSCR	
11.500	110.057	11.500	111.816
11.375	109.807	11.375	111.550
11.250	109.557	11.250	111.285
11.125	109.307	11.125	111.019
11.000	109.057	11.000	110.754
10.875	108.807	10.875	110.488
10.750	108.557	10.750	110.222
10.625	108.307	10.625	109.957
10.500	108.057	10.500	109.691
10.375	107.807	10.375	109.425
10.250	107.557	10.250	109.160
10.125	107.307	10.125	108.894
10.000	107.057	10.000	108.629
9.875	106.807	9.875	108.363
9.750	106.557	9.750	108.097
9.625	106.307	9.625	107.832
9.500	106.057	9.500	107.566
9.375	105.807	9.375	107.300
9.250	105.557	9.250	107.035
9.125	105.307	9.125	106.769
9.000	105.057	9.000	106.504
8.875	104.807	8.875	106.222
8.750	104.557	8.750	105.941
8.625	104.307	8.625	105.660
8.500	104.057	8.500	105.379
8.375	103.807	8.375	105.097
8.250	103.557	8.250	104.816
8.125	103.275	8.125	104.534
8.000	102.994	8.000	104.253
7.875	102.682	7.875	103.941
7.750	102.369	7.750	103.628
7.625	101.994	7.625	103.253
7.500	101.619	7.500	102.878
7.375	101.244	7.375	102.503
7.250	100.869	7.250	102.066
7.125	100.494	7.125	101.628
7.000	100.119	7.000	101.128
6.875	99.682	6.875	100.628
6.750	99.244	6.750	100.066
6.625	98.744	6.625	99.503
6.500	98.244	6.500	98.941
6.375	97.682	6.375	98.316
6.250	97.119	6.250	97.628
6.125	96.494	6.125	96.941
6.000	95.869	6.000	96.253
5.875	95.182	5.875	95.503
5.750	94.494	5.750	94.753
5.625	93.807	5.625	94.003
5.500	93.120	5.500	93.253

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

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

	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
		>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780
Full Doc	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.250	-4.125
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
Alt Doc	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
Loan Size	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Loan Type LPAs	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
Property LPAs	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
Full Doc LPAs	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
Alt Doc LPAs	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									

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

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

Minimum Loan Size \$150,000

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loss Payee Clause		Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 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, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
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Non-QM UW Fee	\$1,499
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1300 NW Briarcliff Prky, Ste 275
Kansas City, MO 64150
www.uffwholesale.com

30 Days	8/28/2025	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
6.625%	98.800	6.625%	99.650
6.750%	99.300	6.750%	100.160
6.875%	99.800	6.875%	100.629
6.990%	100.175	6.990%	101.090
7.125%	100.550	7.125%	101.520
7.250%	100.863	7.250%	101.934
7.375%	101.175	7.375%	102.348
7.500%	101.475	7.500%	102.778
7.625%	101.750	7.625%	103.180
7.750%	102.025	7.750%	103.539
7.875%	102.300	7.875%	103.852
7.990%	102.550	7.990%	104.227
8.125%	102.800	8.125%	104.532
8.250%	103.050	8.250%	104.836
8.375%	103.300	8.375%	105.133
8.500%	103.550	8.500%	105.430
8.625%	103.800	8.625%	105.711
8.750%	104.050	8.750%	105.992
8.875%	104.300	8.875%	106.274
8.990%	104.550	8.990%	106.555
9.125%	104.800	9.125%	106.821
9.250%	105.050	9.250%	107.086
9.375%	105.300	9.375%	107.274
Max Price (Owner Occ / 2Yr+ PPP)	102.000	Max Price (Owner Occ / 2Yr+	102.000
Max Price (1 Yr PPP)	100.500	Max Price (1Yr PPP)	100.500
Max Price (No Prepay)	99.500	Max Price (No Prepay)	99.500

Price Adjustments								
Residential NQM -- LLPAs								
Full Doc								
FICoXLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
Bank Statement / No Ratio								
FICoXLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Investor NQM -- LLPAs								
DSCR ≥ 1.00x / 3 Yr Prepay								
FICoXLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	

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

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

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

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

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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	8/28/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective:

7/29/2025 10:08

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	111.379	110.754	110.004
9.875	111.129	110.504	109.754
9.750	110.879	110.254	109.504
9.625	110.629	110.004	109.254
9.500	110.379	109.754	109.004
9.375	110.129	109.504	108.754
9.250	109.879	109.254	108.504
9.125	109.629	109.004	108.254
9.000	109.379	108.754	108.004
8.875	109.129	108.504	107.754
8.750	108.879	108.254	107.504
8.625	108.629	108.004	107.254
8.500	108.379	107.754	107.004
8.375	108.129	107.504	106.754
8.250	107.879	107.254	106.504
8.125	107.529	106.904	106.154
8.000	107.179	106.554	105.804
7.875	106.829	106.204	105.454
7.750	106.459	105.834	105.084
7.625	106.069	105.444	104.694
7.500	105.659	105.034	104.284
7.375	105.229	104.604	103.854
7.250	104.779	104.154	103.404
7.125	104.309	103.684	102.934
7.000	103.819	103.194	102.444
6.875	103.309	102.684	101.934
6.750	102.783	102.158	101.408
6.625	102.240	101.629	100.879
6.500	101.680	101.139	100.389
6.375	101.104	100.635	99.885
6.250	100.513	100.118	99.368
6.125	99.909	99.589	98.839
6.000	99.291	99.048	98.298
5.875	98.658	98.495	97.745
5.750	98.012	97.887	97.137
5.625	97.352	97.227	96.477
5.500	96.678	96.553	95.803
5.375	95.991	95.866	95.116
5.250	95.292	95.167	94.417
5.125	94.581	94.456	93.706
5.000	93.859	93.734	92.984

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

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

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

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

Loss Payee Clause	Contact Us	Approved States	
United Fidelity Funding Corp ISAOA ATIMA 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, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA	

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Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

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

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

Loss Payee Clause	Contact Us	Approved States
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United Fidelity Funding
1300 NW Briarcliff Prkwy
Kansas City, MO 64150
www.uffwholesale.com

Effective: 7/29/2025 10:08

Lock Expirations		Lock Extensions	
30 Days	8/28/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

FHA with DPA Seconds

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

Underwriting Fee
\$1,095

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

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

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

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

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United Fidelity Funding
 1300 NW Briarcliff Prky, Ste 275
 Kansas City MO, 64150
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Lock Expirations		Lock Extensions	
15 Days	8/13/2025	2 days	0.100
30 Days	8/28/2025	7 days	0.250
45 Days	9/12/2025	15 days	0.375
		30 days	0.625

Effective: 7/29/2025 10:08

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 Unitl 8:00pm CST	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH, SC, TN, TX, VA, WA,WI

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