

5/19/2025 10:02

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	6/3/2025	2 days	0.100
30 Days	6/18/2025	7 days	0.250
45 Days	7/3/2025	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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CON	IVENTION	AL 30/25Y	R FIXED	CC	NVENTION	NAL 20 YR	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
5.125	98.210	98.283	98.201	6.000	99.515	99.405	99.323	5.750	99.891	99.839	99.794	5.875	99.967	99.935	99.805
.250	98.759	98.770	98.685	6.125	100.010	99.899	99.817	5.875	100.404	100.372	100.243	6.000	100.229	100.196	100.067
.375	99.312	99.292	99.206	6.250	100.472	100.362	100.280	6.000	100.669	100.637	100.508	6.125	100.468	100.436	100.306
5.500	99.789	99.785	99.689	6.375	100.902	100.792	100.710	6.125	100.908	100.876	100.747	6.250	100.850	100.818	100.689
.625	100.240	100.242	100.147	6.500	100.650	100.525	100.432	6.250	101.272	101.210	101.176	6.375	101.263	101.231	101.101
5.750	100.684	100.679	100.591	6.625	101.080	100.955	100.862	6.375	101.701	101.669	101.539	6.500	101.500	101.468	101.339
.875	101.178	101.139	101.051	6.750	101.477	101.352	101.259	6.500	101.942	101.910	101.781	6.625	101.719	101.687	101.558
.000	101.662	101.598	101.520	6.875	101.846	101.721	101.628	6.625	102.154	102.122	101.992	6.750	101.998	101.966	101.837
.125	102.066	102.002	101.924	7.000	102.010	101.943	101.896	6.750	102.343	102.300	102.246	6.875	102.403	102.371	102.242
.250	102.528	102.464	102.386	7.125	102.437	102.370	102.322	6.875	102.842	102.810	102.681	7.000	102.612	102.579	102.450
	NV 30 YR				NV 20 YR				DNV 15 YR				NV 10 YR		
ate	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
.500	99.522	99.478	99.331	6.500	99.351	99.293	99.154	6.250	98.991	98.959	98.830	6.250	98.586	98.554	98.425
.625	99.812	99.767	99.620	6.625	99.882	99.787	99.682	6.375	99.425	99.393	99.264	6.375	98.918	98.885	98.756
.750	99.374	99.330	99.274	6.750	99.462	99.374	99.272	6.500	99.626	99.594	99.464	6.500	99.183	99.151	99.021
.875	99.816	99.757	99.682	6.875	99.879	99.791	99.689	6.625	99.794	99.761	99.632	6.625	99.423	99.391	99.261
.000	100.333	100.273	100.111	7.000	100.271	100.183	100.081	6.750	99.830	99.798	99.668	6.750	99.424	99.392	99.263
.125	100.605	100.545	100.383	7.125	100.606	100.518	100.416	6.875	100.258	100.225	100.096	6.875	99.750	99.718	99.588
.250	100.840	100.785	100.661	7.250	100.773	100.686	100.584	7.000	100.420	100.388	100.258	7.000	99.976	99.944	99.814
.375	101.189	101.126	101.007	7.375	101.033	100.945	100.844	7.125	100.550	100.518	100.389	7.125	100.180	100.148	100.019
.500	101.472	101.394	101.144	7.500	101.244	101.156	101.054	7.250	98.365	98.252	98.138	7.250	98.365	98.252	98.138
.625	101.609	101.560	101.398	7.625	101.403	101.315	101.213					┨			
	SOER 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	l0/6 ARM	ς		Misc Price	Adjustme	nts
	331113	,, 0 , 1111113			50110	707111110			33111.	.0,07	_	No Impou	ınds (Non-CA)	, iajastiiie	0.250
												I — ·	ınds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
													er, LTV 75.01-8	80	3.375
													er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	: Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
		Ü				U				Ü		Condo, LT	V > 75		0.750
												FICO < 66			0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception of	only)	1.500
		ss Payee			Lo	ck Desk H	lours			tact Us				ed States	
	United Fideli	, 0	•		8:3	0am - 5:00p	om CST		ail: locks@			1 ' '	A, CO, FL, GA		
			wy, Suite 27	5		nline Unitl 8			Lock Desk: (,		ME, MI, N	IN, MO, NC, I		
	Kar	nsas City, M	J 64150				•	Ir	iside Sales:	(816) 457-	6300		SC, TN, TX	, VA, WA,W	



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		30 days	0.625

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Conforming LLPAs															
	Purch	ase Mon	ey Loans	- LLPA	by Credit	Score/L	TV Ratio			Cash-out	Refinance	Loans – Ratio	_	Credit Sco	ore/LTV
					TV Rang	e							LTV Rang	ie.	
Credit Score		Applic	cable for				r than 15	years		Credit Score				or all loans	5
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780			0.000%							≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779 740 – 759	0.000%		0.000%							760 – 779 740 – 759	0.375% 0.375%	0.375%		1.250% 1.625%	1.875% 2.375%
720 – 739			0.250%							720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719			0.375%							700 – 719	0.375%	0.500%		2.625%	3.250%
680 – 699			0.625%							680 – 699	0.375%	0.625%		2.875%	3.750%
660 – 679 640 - 659			0.750%							660 – 679 640 - 659	0.375% 0.375%	0.875% 1.375%		4.000% 4.625%	4.750% 5.125%
≤ 639			1.500%							≤ 639			3.375%	4.875%	5.125%
										Additional L					
Addi	itional LL	PAS DY L	oan Attri	bute App	ilicable to	Purcha	se money	Loans				Refinanc	es		
Loan Feature				L	TV Rang	е				Loan Feature		ı	LTV Rang	je	
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
Adjustable-rate			0.000%							Condo	0.000%		0.125%	0.125%	0.750%
Condo Investment			0.125% 1.625%							Investment Second home	1.125% 1.125%	1.125%	1.625%	2.125% 2.125%	3.375%
Second home	1.125%							4.125%		Manufactured	0.500%	0.500%		0.500%	0.500%
Manufactured	0.500%	0.500%		0.500%				0.500%		Two- to four-	0.000%		0.375%	0.375%	0.625%
home	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	unit property	0.00070	0.00070	0.07070	0.07070	0.02070
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										High-balance					
fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	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	ces – LL	PA by Cr	edit Scor	e/LTV Ra	tio		All LLPA	s will be v	vaived fo	or the fol	lowing lo	ans
				L	TV Rang	е					Hoi	meReady [©]	loans		
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir	ne homebu	yers with	qualifying	income ≤10	00% area
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	median ir	ncome (AM	l) or 120%	AMI in hi	igh-cost are	eas
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns meeting	Duty to S	erve requi	irements	
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%	4.0500/	4.07E0/	0.4050/	4.7500/		1.250%						
680 – 699			U.UZU70	1.250%	1.0/5%	2.125%	1.750%	1.625%							
	0.000%	0.000%			2.250%										
660 – 679	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%		1.625% 1.750%						
660 – 679 640 - 659		0.000% 0.125%	0.875% 1.125%	1.625% 1.875%	2.250% 2.500%	2.500% 3.000%	2.125% 2.375%	1.750%	1.625% 1.750% 2.125%						
	0.000%	0.000% 0.125%	0.875% 1.125% 1.375%	1.625% 1.875% 2.125%	2.250% 2.500% 2.875%	2.500% 3.000% 3.375%	2.125% 2.375% 2.875%	1.750% 2.125%	1.625% 1.750% 2.125% 2.500%						
640 - 659 ≤ 639	0.000% 0.000% 0.000%	0.000% 0.125% 0.250% 0.375%	0.875% 1.125% 1.375%	1.625% 1.875% 2.125% 2.500%	2.250% 2.500% 2.875% 3.500%	2.500% 3.000% 3.375% 3.875%	2.125% 2.375% 2.875% 3.625%	1.750% 2.125% 2.500% 2.500%	1.625% 1.750% 2.125% 2.500% 2.500%						
640 - 659 ≤ 639 Addition	0.000% 0.000% 0.000%	0.000% 0.125% 0.250% 0.375%	0.875% 1.125% 1.375% 1.750%	1.625% 1.875% 2.125% 2.500% te Application	2.250% 2.500% 2.875% 3.500%	2.500% 3.000% 3.375% 3.875% mited Ca	2.125% 2.375% 2.875% 3.625%	1.750% 2.125% 2.500% 2.500%	1.625% 1.750% 2.125% 2.500% 2.500%						
640 - 659 ≤ 639	0.000% 0.000% 0.000%	0.000% 0.125% 0.250% 0.375%	0.875% 1.125% 1.375% 1.750%	1.625% 1.875% 2.125% 2.500% te Application	2.250% 2.500% 2.875% 3.500% able to Li	2.500% 3.000% 3.375% 3.875% mited Ca	2.125% 2.375% 2.875% 3.625%	1.750% 2.125% 2.500% 2.500%	1.625% 1.750% 2.125% 2.500% 2.500%						
640 - 659 ≤ 639 Addition	0.000% 0.000% 0.000% nal LLPA	0.000% 0.125% 0.250% 0.375% s by Loal	0.875% 1.125% 1.375% 1.750% n Attribut	1.625% 1.875% 2.125% 2.500% E Applic L >70%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75%	2.500% 3.000% 3.375% 3.875% mited Ca e >80%	2.125% 2.375% 2.875% 3.625% sh-out R	1.750% 2.125% 2.500% 2.500% efinances	1.625% 1.750% 2.125% 2.500% 2.500%						
640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate	0.000% 0.000% 0.000% nal LLPA >0% 0.000%	0.000% 0.125% 0.250% 0.375% s by Loal	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000%	1.625% 1.875% 2.125% 2.500% E Applic >70% 0.000%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000%	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	1.750% 2.125% 2.500% 2.500% efinance:	1.625% 1.750% 2.125% 2.500% 2.500% ->95% 0.250%						
640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage	0.000% 0.000% 0.000% nal LLPA >0% 0.000%	0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000%	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000% 0.125%	1.625% 1.875% 2.125% 2.500% 2.500% 2.70% 0.000% 0.125%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 0.750%	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	1.750% 2.125% 2.500% 2.500% efinance >90% 0.250%	1.625% 1.750% 2.125% 2.500% 2.500% ->95% 0.250%						
640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home	0.000% 0.000% 0.000% nal LLPA >0% 0.000% 0.000%	0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000% 1.125%	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000% 0.125%	1.625% 1.875% 2.125% 2.500% 2.500% 2.70% 0.000% 0.125%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	2.125% 2.375% 2.875% 3.625% sh-out R > 85% 0.000% 0.750% 4.125%	1.750% 2.125% 2.500% 2.500% efinances >90% 0.250%	1.625% 1.750% 2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125%						
640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000% 1.125%	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625%	1.625% 1.875% 2.125% 2.500% e Applic >70% 0.000% 0.125% 2.125%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250% 0.750% 4.125%	1.625% 1.750% 2.125% 2.500% 2.500% 						
640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit	0.000% 0.000% 0.000% nal LLPA >0% 0.000% 0.000% 1.125% 0.500%	0.000% 0.125% 0.250% 0.375% s by Loar >30% 0.000% 1.125%	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625% 0.500%	1.625% 1.875% 2.125% 2.500% e Applic >70% 0.000% 0.125% 2.125% 0.500%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500%	2.500% 3.000% 3.375% 3.875% mited Ca e	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250% 0.750% 4.125%	1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125% 4.125% 0.500%						
640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% nal LLPA >0% 0.000% 0.000% 1.125% 0.500% 0.000%	0.000% 0.125% 0.250% 0.375% s by Loat >30% 0.000% 1.125% 1.125% 0.500%	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	1.625% 1.875% 2.125% 2.500% 2.6 Applic: >70% 0.000% 0.125% 2.125% 0.500% 0.375%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375% 0.500% 0.625%	2.500% 3.000% 3.375% 3.875% mited Cae e >80% 0.000% 4.125% 4.125% 0.500% 0.625%	2.125% 2.375% 2.875% 3.625% sh-out R > 85% 0.000% 0.750% 4.125% 0.500% 0.625%	1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250% 0.750% 4.125% 0.500%	1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250% 0.750% 4.125% 0.500% 0.625%						
640 - 659 ≤ 639 Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property	0.000% 0.000% 0.000% nal LLPA >0% 0.000% 0.000% 1.125% 0.500% 0.000%	0.000% 0.125% 0.250% 0.375% s by Loar >30% 0.000% 1.125% 0.500% 0.000%	0.875% 1.125% 1.375% 1.750% n Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	1.625% 1.875% 2.125% 2.500% 6 Applic >70% 0.000% 0.125% 2.125% 0.500% 0.375% 0.750%	2.250% 2.500% 2.875% 3.500% able to Li TV Rang > 75% 0.000% 3.375% 0.500% 0.625% 1.000%	2.500% 3.000% 3.375% 3.875% mited Ca e	2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.625% 1.000%	1.750% 2.125% 2.500% 2.500% efinance: >90% 0.250% 0.750% 4.125% 0.500% 0.625%	1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.250% 4.125% 4.125% 0.625% 1.000%						



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			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	5557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.000	100.118	99.900	99.633	5.875	100.098	100.066	99.936	5.375	97.028	96.965	96.803	FICO 740	- 779		0.000
5.125	100.612	100.394	100.126	6.000	100.639	100.607	100.478	5.500	97.395	97.361	97.328	FICO 680	- 739		0.125
5.250	100.822	100.772	100.612	6.125	101.170	101.138	101.009	5.625	97.947	97.913	97.880	FICO 660	- 679		0.250
5.375	101.152	101.052	100.901	6.250	101.696	101.664	101.534	5.750	97.546	97.513	97.479	FICO 640	- 659		0.500
5.500	101.597	101.497	101.346	6.375	101.225	101.193	101.064	5.875	98.133	98.100	98.066	FICO 620	- 639		1.500
5.625	102.202	102.101	101.951	6.500	101.740	101.708	101.579	6.000	98.702	98.668	98.635				
5.750	102.665	102.623	102.581	6.625	102.244	102.212	102.083	6.125	99.194	99.160	99.127	Non-Owr	ner		0.500
5.875	102.658	102.616	102.574	6.750	102.736	102.704	102.575	6.250	97.441	97.378	97.216	Loan Am	ount \$50K < \$1	LOOK	0.500
7.000	103.171	103.130	103.088									Loan < \$5	OK (exception	only)	1.500
7.125	103.574	103.532	103.490									All FHA S	treamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RU	JRAL HOU!	SING 30 Y	'R Fixed		USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
6.250	100.234	100.184	100.024	6.250	97.421	97.389	97.259	6.250	100.872	100.822	100.662	FICO 740	- 779		0.000
6.375	100.460	100.359	100.209	6.375	97.392	97.343	97.293	6.375	100.756	100.689	100.526	FICO 700	- 739		0.125
6.500	100.945	100.844	100.694	6.500	97.718	97.670	97.620	6.500	101.343	101.276	101.113	FICO 680	- 699		0.250
6.625	101.439	101.339	101.188	6.625	97.969	97.937	97.849	6.625	101.869	101.802	101.638	FICO 660	- 679		0.375
6.750	101.582	101.515	101.439	6.750	98.461	98.429	98.300	6.750	102.376	102.309	102.145	FICO 640	- 659		0.875
6.875	101.346	101.304	101.262	6.875	98.292	98.244	98.193	6.875	101.999	101.965	101.821	FICO 620	- 639		1.500
7.000	101.859	101.817	101.775	7.000	98.480	98.431	98.381	7.000	102.555	102.521	102.377	CA Prope	erty		0.150
7.125	102.261	102.220	102.178	7.125	98.645	98.597	98.546	7.125	103.094	103.060	102.916	Loan <\$	50K (exception)	1.500
7.250	102.315	102.281	102.137	7.250	98.365	98.252	98.138	7.250	103.565	103.531	103.387	All RD Re	finance Loans		0.125
7.375	101.004	100.971	100.814	<u> </u>				7.375	102.767	102.733	102.577	*Other S	t. Adjustments	may apply	
_												Ш			
						<u>GO\</u>	/ERN	<u>IME</u>							
		YR Fixed				YR Fixed				ARM 1/1				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	100.639	100.607	100.478	6.000	100.118	99.900	99.633	5.750	97.480	97.417	97.255	6.000	100.118	99.900	99.633
6.125 6.250	101.170	101.138	101.009	6.125	100.612	100.394	100.126 100.612	5.875 6.000	97.468	97.405	97.243	6.125	100.612 100.798	100.394	100.126
6.375	101.696 101.225	101.664 101.193	101.534 101.064	6.250	100.822 101.152	100.772 101.052	100.612	6.125	97.460 97.450	97.397 97.387	97.235 97.225	6.250	100.798	100.580 101.052	100.312 100.901
6.500	101.740	101.708	101.579	6.500	101.132	101.497	101.346	6.250	97.441	97.378	97.216	6.500	101.132	101.497	101.346
6.625	102.244	102.212	102.083	6.625	102.202	102.101	101.951	0.230	37.441	37.376	37.210	6.625	102.202	101.497	101.340
6.750	102.736	102.704	102.575	6.750	102.202	102.623	102.581					6.750	102.665	102.623	102.581
0.750	102.750	102.704	102.575	6.875	102.658	102.616	102.574					6.875	102.658	102.616	102.574
				7.000	103.171	103.130	103.088					7.000	103.171	103.130	103.088
				7.125	103.171	103.130	103.490					7.125	103.574	103.130	103.490
				17.125	103.37 1	105.552	100.100	1				1 7.123	100.07 1	100.002	103.130
	/A 15 YR F				VA 30 YR F				•	1 ARM HI			VA 30 YR F		
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	99.700 100.004	99.666	99.583	6.250	100.234	100.184	100.024	6.125	97.150	97.087	96.925	6.250	100.234 100.460	100.184	100.024
5.875		99.970	99.887	6.375	100.460	100.359	100.209	6.250	97.141	97.078	96.916	6.375		100.359	100.209
5.000	100.370	100.337	100.253	6.500	100.945	100.844	100.694					6.500	100.945	100.844	100.694
5.125	100.710	100.676	100.593	6.625	101.439	101.339	101.188					6.625	101.439	101.339	101.188
5.250	100.732	100.698	100.665	6.750	101.582	101.515	101.439					6.750	101.582	101.515	101.439
5.375	100.752	100.718	100.685	6.875	101.346	101.304	101.262					6.875	101.346	101.304	101.262
5.500	101.209	101.175	101.142	7.000	101.859	101.817	101.775 102.178					7.000	101.859	101.817	101.775
6.625	101.388	101.355	101.321 98.300	7.125 7.250	102.261	102.220						7.125	102.261	102.220	102.178 102.137
5.750	98.461	98.429	JO.JUU	7.250	102.315 101.004	102.281 100.971	102.137 100.814					7.250 7.375	102.315 101.004	102.281 100.971	102.137
				1	101.004	100.5/1	100.014	1				1	101.004	100.5/1	100.014
			_	Adjustmen	its			7							
FICO>=740			0.000	VA Loans Non-Owne	er		0.250								
FICO 660 -			0.125		unt \$50K < \$1	00K	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
FICO 640 -			2.000		OK (exception		1.500				VA	& V	IRRE	ILS	
FICO 620 -			3.000		,		2.500				placed		THE RESIDENCE OF THE PARTY OF T	-	
		ss Payee		•	Lo	ck Desk H	lours			tact Us				ed States	
ı			Corp ISAOA A		8:3	0am - 5:00p	om CST	1	nail: locks@	-	_		A, CO, FL, GA		
		/ Briarcliff Pl nsas City, M	kwy, Suite 27 O 64150	5	Lock O	nline Unitl 8	:00pm CST	1	Lock Desk: (nside Sales:			IVIE, IVII, I	NN, MO, NC, I SC TN TX	NE, NH, NM (, VA, WA,W	
	Kdl	City, IVI	@ 2024	nade al espo do	e Condin e C	- NA416 434	201	f== 1.4==±:	isiue sales:	(010) 45/	-0300		JC, 111, 1A	, rn, rrn,vv	



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 0.250 15 days 0.375 30 days 0.625

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

Effective:	5/19/2025 10	:02	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	109.317	11.500	110.476
11.375	109.067	11.375	110.210
11.250	108.817	11.250	109.945
11.125	108.567	11.125	109.679
11.000	108.317	11.000	109.414
10.875	108.067	10.875	109.148
10.750	107.817	10.750	108.882
10.625	107.567	10.625	108.617
10.500	107.317	10.500	108.351
10.375	107.067	10.375	108.085
10.250	106.817	10.250	107.820
10.125	106.567	10.125	107.554
10.000	106.317	10.000	107.289
9.875	106.067	9.875	107.023
9.750	105.817	9.750	106.757
9.625	105.567	9.625	106.492
9.500	105.317	9.500	106.226
9.375	105.067	9.375	105.960
9.250	104.817	9.250	105.695
9.125	104.567	9.125	105.429
9.000	104.317	9.000	105.164
8.875	104.067	8.875	104.882
8.750	103.817	8.750	104.601
8.625	103.567	8.625	104.320
8.500	103.317	8.500	104.039
8.375	103.067	8.375	103.757
8.250	102.817	8.250	103.476
8.125	102.535	8.125	103.194
8.000	102.254	8.000	102.913
7.875	101.942	7.875	102.601
7.750	101.629	7.750	102.288
7.625	101.254	7.625	101.913
7.500	100.879	7.500	101.538
7.375	100.504	7.375	101.163
7.250	100.129	7.250	100.726
7.125	99.754	7.125	100.288
7.000	99.379	7.000	99.788
6.875	98.942	6.875	99.288
6.750	98.504	6.750	98.726
6.625	98.004	6.625	98.163
6.500	97.504	6.500	97.601
6.375	96.942	6.375	96.976
6.250	96.379	6.250	96.288
6.125	95.754	6.125	95.601
6.000	95.129	6.000	94.913
5.875	94.442	5.875	94.163
5.750	93.754	5.750	93.413

R	No PPP	1 yr PPP	2-4 PPP	5 yr PPP
	Max Price	103.000	103.000	103.000
	Min Price	99.500	99.500	99.500
Res	idential	Full Doc	Alt Doc	Inv W/PPP
	92.380	5.500		91.913
	93.067	5.625		92.663

99.500

103.500

99.500

104.000

99.500

104.500

99.500

103.000

Min Price

5.625 5.500

PLUS	(Tighter credit b	ox, l	oest	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									
	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
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	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	0.325	0.325
LLFAS	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-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
	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	-0.250	
LLI AS	1099 Program	0.000	0.000	0.000	-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
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
227.10	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
			_	_	_	_	_	_		

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

Prepay Pe	enalty Price
Invest	or 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

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	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

Lock Expirations		Lock Extensions			
Days	6/18/2025	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				
Rate	30 Day				
6.875%	98.775				
6.990%	99.275				
7.125%	99.775				
7.250%	100.275				
7.375%	100.713				
7.500%	101.119				
7.625%	101.494				
7.750%	101.869				
7.875%	102.213				
7.990%	102.556				
8.125%	102.869				
8.250%	103.181				
8.375%	103.494				
8.500%	103.744				
8.625%	103.994				
8.750%	104.244				
8.875%	104.494				
8.990%	104.744				
9.125%	104.994				
9.250%	105.244				
9.375%	105.494				
9.500%	105.744				
9.625%	105.994				
May VSD 101 0	100 - up to 1.75MM				

Max YSP 101.000 - up to 1.75MM Max YSP 100.500 - 1.75MM to 2MM Max YSP 100.000 - 2MM to 3MM

50

-0.500

-0.500

-0.250

-0.500

-0.125

0.000

-0.750

-0.750

0.000

0.000

-0.250

-2.250

0.625

0.375

0.000

-0.500

-1.000

-1.000

0.250

0.500

0 375

0.000

-0.500

-1.000

-1.125

0.250

0.500

LTV

Short Term Rental

Cash-Out | FICO ≥ 720

Cash-Out | FICO < 720

2-4 Unit

Condo

NW Condo

Loan Amt <\$150K

Loan Amt <\$250K

Loan Amt > \$1.5M

Loan Amt > \$2.0M

No Prepay

5 Yr Prepay

4 Yr Prepay

3 Yr Prepay

2 Yr Prepay

1 Yr Prepay

DSCR < 1.00x

DSCR 1.15 - 1.24

DSCR ≥ 1.25x

	NON-Q
In	vestor 30YR Fixed
Rate	30 Day
6.875%	99.275
6.990%	99.775
7.125%	100.275
7.250%	100.775
7.375%	101.213
7.500%	101.650
7.625%	102.088
7.750%	102.525
7.875%	102.900
7.990%	103.275
8.125%	103.650
8.250%	104.025
8.375%	104.338
8.500%	104.650
8.625%	104.963
8.750%	105.213
8.875%	105.463
8.990%	105.713
9.125%	105.963
9.250%	106.213
9.375%	106.463
9.500%	106.713
9.625%	106.963
Max YSP w No	Prepay 100.000
	Rate 6.875% 6.990% 7.125% 7.250% 7.375% 7.500% 7.625% 7.750% 7.875% 7.990% 8.125% 8.250% 8.375% 8.500% 8.625% 8.750% 8.875% 8.990% 9.125% 9.250% 9.375% 9.500% 9.625%

Other 55 70 75 80 60 65 N/A -0.500 -0.500 -0.500 -0.500 -0.500 -0.500 -0.500 -0.500 -0.625 -0.750 N/A -0.250 -0.250 -0.375 -0.500 -1.000 N/A -0.500 -0.625 -0.875 N/A -0.500 -1.500 -0.125 -0.250 -0.250 -0 375 -0.500 -1.500 0.000 0.000 -0.125 -0.125 -0.250 -0.250 N/A -0.750 -0.750 -0.750 -0.750 -1.000 -0.875 -1.000 -1.250 -1.250 -1.250 -1.500 0.000 0.000 0.000 -0.125 -0.125 -0.375 -0.125 -0.250 N/A 0.000 0.000 -0.250 -0.500 -0.250 -0.375 -0.500 N/A N/A -2.250 -2.250 -2.250 -2.250 -2.250 -2.250 0.625 0.625 0.625 0.625 0.625 0.625

0.375

0.000

-0.500

-1.000

-2.000

0.250

0.500

0.375

0.000

-0.500

-1.000

N/A

0.250

0.500

0 375

0.000

-0.500

-1.000

N/A

0.250

0.500

0 375

0.000

-0.500

-1.000

-1.500

0.250

0.500

0.375

0.000

-0.500

-1.000

-1.250

0.250

0.500

Investor NQM -- LLPAs

Max YSP 101.000

Price Adjustments								
			ntial NQN		s			
			Full Dog					
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
			atement	_				
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.500	-4.875
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.625	-5.000
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.125	-5.500
720	0.375	0.250	0.250	0.000	-0.250	-1.000	-3.250	N/A
700	0.375	0.250	0.000	-0.375	-0.750	-2.000	-4.250	N/A
680	-0.250	-0.375	-0.750	-1.375	-2.125	-3.000	-6.500	N/A
660	-1.375	-1.500	-1.875 ntial NQN	-2.625	-3.500	-5.125	N/A	N/A
LTV	55	60	65	70		80	85	90
1/0	-0.250	-0.250	-0.375	-0.500	75 -0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.230	-0.230	-0.375	-0.625	-0.023	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.373	-0.373	-0.373	-1.000	-1.250	-1.373 N/A	N/A	N/A
2nd Home	0.000	0.000	-0.730	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.123	-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	-1.000	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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-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	-0.375	-0.375	-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
			IQM LLF					
FICO LTV		_	x / 3 Yr Pr		70	75	00	
FICOxLTV	50	55	60	65	70	75	80	
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875	
760	0.625	0.500	0.375 0.250	0.250	0.000	-0.375	-1.250	
740 720	0.500	0.375	0.250	0.250	-0.250 -0.500	-0.500	-1.625	
720	0.375	0.250	0.250	0.000 -0.250	-0.500	-1.000 -1.750	-2.375 -3.250	
680	0.250	-0.250	-0.500	-0.250	-1.500	-2.750	-3.250 N/A	
660	0.000	-0.250	-0.500	-1.875	-2.625	-5.125	N/A N/A	
FN	-1.000	-1.125	-1.750	-2.250	-2.625 N/A	-5.125 N/A	N/A	
1.114	-1.000	1.230	-1.750	-2.230	N/A	IV/A	IV/A	I

	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 District Control C	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 to the prepaid to the prepa	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 to the prepaid to the prepa	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
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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	6/18/2025	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	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.482	109.857	109.107
9.875	110.232	109.607	108.857
9.750	109.982	109.357	108.607
9.625	109.732	109.107	108.357
9,500	109.482	108.857	108.107
9.375	109.232	108.607	107.857
9.250	108.982	108.357	107.607
9.125	108.732	108.107	107.357
9.000	108.482	107.857	107.107
8.875	108.232	107.607	106.857
8.750	107.982	107.357	106.607
8.625	107.732	107.107	106.357
8.500	107.482	106.857	106.107
8.375	107.232	106.607	105.857
8.250	106.982	106.357	105.607
8.125	106.593	105.968	105.218
8.000	106.204	105.579	104.829
7.875	105.816	105.191	104.441
7.750	105.414	104.789	104.039
7.625	105.000	104.375	103.625
7.500	104.573	103.948	103.198
7.375	104.133	103.508	102.758
7.250	103.678	103.053	102.303
7.125	103.210	102.585	101.835
7.000	102.728	102.103	101.353
6.875	102.232	101.622	100.872
6.750	101.722	101.176	100.426
6.625	101.199	100.718	99.968
6.500	100.663	100.248	99.498
6.375	100.113	99.767	99.017
6.250	99.550	99.275	98.525
6.125	98.975	98.772	98.022
6.000	98.388	98.258	97.508
5.875	97.788	97.663	96.913
5.750	97.175	97.050	96.300
5.625	96.550	96.425	95.675
5.500	95.913	95.788	95.038
5.375	95.263	95.138	94.388
5.250	94.602	94.477	93.727
5.125	93.932	93.807	93.057
5.000	93.251	93.126	92.376

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

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



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

Lock Expirations
30 Days 6/18/2025

2 days 0.100 7 days 0.250 15 days 0.375 30 days 0.625

Effective: 5/19/2025 10:02

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.375	13.500	111.375
12.625	112.375	13.375	111.250
12.500	111.875	13.250	111.125
12.375	111.625	13.125	_
12.373		13.123	111.000 110.875
12.125	111.375 111.125	12.875	110.875
12.125	110.875	12.750	110.750
		12.625	
11.875	110.625	12.500	110.250
11.750	110.375		110.000
11.625	110.125	12.375	109.750
11.500	109.875	12.250	109.500
11.375	109.625	12.125	109.250
11.250	109.375	12.000	109.000
11.125	109.125	11.875	108.750
11.000	108.875	11.750	108.500
10.875	108.625	11.625	108.250
10.750	108.375	11.500	108.000
10.625	108.125	11.375	107.750
10.500	107.875	11.250	107.500
10.375	107.625	11.125	107.250
10.250	107.250	11.000	107.000
10.125	106.875	10.875	106.750
10.000	106.500	10.750	106.500
9.875	106.125	10.625	106.250
9.750	105.750	10.500	106.000
9.625	105.375	10.375	105.750
9.500	105.000	10.250	105.375
9.375	104.625	10.125	105.000
9.250	104.250	10.000	104.625
9.125	103.875	9.875	104.250
9.000	103.500	9.750	103.875
8.875	103.125	9.625	103.500
8.750	102.625	9.500	103.125
8.625	102.125	9.375	102.625
8.500	101.625	9.250	102.125
8.375	101.125	9.125	101.625
8.250	100.625	9.000	101.125
8.125	99.875	8.875	100.375
8.000	99.125	8.750	99.625
7.875	98.375	8.625	98.875
7.750	97.625		•

				RESI	IDENTIAL 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	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗄	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)
BANK STATEMENT	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)	
Ä	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	1.625	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)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
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 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	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)				
Ľ	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)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	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		
2	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		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	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)				
8	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
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD A7 CA CO EL CA ID IA II IN IKC IN IA A15 AN A10 AND
1300 NW Briarcliff Pkwy, Suite 275	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
Kansas City, MO 64150	Inside Sales: (816) 457-6300	1013, NC, NC, NC, NN, NN, NN, ON, ON, ON, TA, SC, TN, TA, VA, WI, WA



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

	Lock Expirations	Lock E	xtensions
30 Days	6/18/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		20 days	0.625

Effective: 5/19/2025 10:02

FHA with DPA Seconds

30 Year Fixed					
Rate	15 Day	30 Day	45 Day		
7.875	101.429	101.374	100.999		
7.750	101.328	101.274	100.899		
7.625	100.537	100.483	100.108		
7.500	100.435	100.380	100.005		
7.375	100.321	100.267	99.892		
7.250	100.199	100.144	99.769		

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 <\$70,0000	-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	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
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 113, 114, 1111, 511, 511, 511, 511, 513, 511, 513, 511, 513, 511, 513, 511, 513, 511, 513, 511,



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

	Lock Expirations	Lock Extensions	
15 Days	6/3/2025	2 days	0.100
30 Days	6/18/2025	7 days	0.250
45 Days	7/3/2025	15 days	0.375
		30 days	0.625

Effective: 5/19/2025 10:02

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	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

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 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