

7/15/2025 10:36

Effective:

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

	Lock Expirations	Lock Exter	sions
15 Days	7/30/2025	2 days	0.100
30 Days	8/14/2025	7 days	0.250
45 Days	8/29/2025	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

\sim	V I V	_/_	\sim 1 \sim		NI	A I
(()	1717	\ / E		ГІС	וצונ	Δ I
	I V	$v \mathrel{\mathrel{\sqsubseteq}}$				\neg L

								4 1 1 ,		_					
CON	IVENTION	AL 30/25Y	R FIXED	C	ONVENTION	NAL 20 YR	FIXED	CO	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	99.000	98.971	98.923	6.000	99.622	99.521	99.450	5.750	100.442	100.411	100.305	5.875	100.511	100.481	100.281
.250	99.334	99.421	99.348	6.125	100.122	100.021	99.950	5.875	100.978	100.948	100.749	6.000	100.766	100.735	100.536
.375	99.918	99.902	99.830	6.250	100.589	100.488	100.417	6.000	101.237	101.207	101.007	6.125	101.056	101.026	100.826
.500	100.515	100.487	100.365	6.375	101.020	100.919	100.848	6.125	101.519	101.489	101.289	6.250	101.225	101.195	100.951
.625	100.971	100.928	100.867	6.500	100.869	100.841	100.695	6.250	101.580	101.550	101.359	6.375	101.624	101.594	101.350
5.750	101.245	101.255	101.175	6.625	101.288	101.187	101.101	6.375	102.091	102.061	101.817	6.500	101.865	101.835	101.591
.875	101.749	101.699	101.636	6.750	101.688	101.579	101.501	6.500	102.323	102.292	102.048	6.625	102.132	102.102	101.858
.000	102.216	102.235	102.155	6.875	102.060	101.961	101.892	6.625	102.595	102.565	102.321	6.750	102.359	102.329	102.085
.125	102.620	102.579	102.502	7.000	102.688	102.609	102.559	6.750	102.715	102.685	102.441	6.875	102.753	102.723	102.479
.250	102.982	102.967	102.888	7.125	103.120	103.040	102.990	6.875	103.220	103.190	102.946	7.000	102.953	102.922	102.678
	NV 30 YR				DNV 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	100.327	100.298	100.153	6.500	100.097	100.068	99.922	6.250	99.353	99.323	99.079	6.250	98.926	98.895	98.651
.625	100.636	100.607	100.461	6.625	100.454	100.425	100.341	6.375	99.768	99.737	99.493	6.375	99.231	99.201	98.957
.750	100.764	100.715	100.652	6.750	100.814	100.764	100.715	6.500	99.956	99.926	99.682	6.500	99.520	99.490	99.246
.875	101.158	101.108	101.038	6.875	101.208	101.158	101.108	6.625	100.161	100.131	99.887	6.625	99.789	99.758	99.514
.000	101.579	101.530	101.460	7.000	101.629	101.579	101.530	6.750	100.178	100.148	99.904	6.750	99.751	99.721	99.477
.125	101.956	101.906	101.836	7.125	102.005	101.956	101.906	6.875	100.589	100.559	100.315	6.875	100.054	100.024	99.780
.250	102.310	102.261	102.191	7.250	102.360	102.310	102.261	7.000	100.747	100.717	100.473	7.000	100.301	100.271	100.02
.375	102.507	102.458	102.388	7.375	102.557	102.507	102.458	7.125	100.885	100.855	100.611	7.125	100.522	100.492	100.248
.500	102.725	102.676	102.606	7.500	102.775	102.725	102.676	7.250	98.573	98.462	98.326	7.250	98.573	98.462	98.326
.625	102.927	102.878	102.808	7.625	102.977	102.927	102.878					╂			
	SOFR 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
	301111	,, 0 , 1111113			33111	707111110			33111.2	.0,07	_	No Impou	ınds (Non-CA)	, lajastiiie	0.250
												No Impou	ınds (CA Only)		0.150
												Non-Own	ier, LTV <= 75		2.125
												Non-Own	ier, LTV 75.01-8	10	3.375
												Non-Own	ier, 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								Ü		Condo, LT	ΓV > 75		0.750
												FICO < 66	60		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
		_													
Loss Payee Clause Lock Desk Hours					lours	Contact Us Email: locks@uffmortgage.com				Approved States					
	United Fidelit	, 0			8:3	0am - 5:00p	om CST					1 ' '	A, CO, FL, GA		
			wy, Suite 27	5	Lock O	nline Unitl 8	:00pm CST		Lock Desk: (,		ME, MI, N	AN, MO, NC, I		
	Kar	nsas City, M	ש4150 ע					lr Ir	rside Sales:	(816) 457-	-6300		SC, IN, IX	, VA, WA,W	



Subordinate

financing

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

	Lock Expirations	Lock Extensions			
15 Days	7/30/2025	2 days	0.100		
30 Days	8/14/2025	7 days	0.250		
45 Days	8/29/2025	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.UFFFAGLE.COM

Effective:	Effective: 7/15/2025 10:36								SHEET; FUR	WWW.UFFEA		VIACI YOUR	AE OR VIEW	REALTIME PRIC	CING AT
						Con	form	ning	LLPA	\S					
	Purch	nase Mon	ey Loans	- LLPA	by Credit						Refinance	Loans – Ratio	-	Credit Sco	ore/LTV
				L	TV Rang	е							LTV Rang	е	
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Credit Score				or all loans	S
	<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		-	0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759			0.125%							740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625%	2.375%
720 – 739 700 – 719			0.230%							700 – 719	0.375%		1.625%	2.000% 2.625%	2.750% 3.250%
680 – 699			0.625%							680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659			1.125%							640 - 659	0.375%		3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639			3.375%	4.875%	5.125%
Addi	itional LL	PAs by L	.oan Attri	bute App	licable to	Purcha	se Money	Loans		Additional L	LPAs by L	oan Attri. Refinan		icable to C	Cash-out
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A -15	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0	>0%	>30%	>60%	>70%	>75%
Adjustable-rate			0.000%							Condo Investment	0.000%		0.125% 1.625%	0.125% 2.125%	0.750%
Condo Investment			1.625%							Second home	1.125% 1.125%		1.625%	2.125%	3.375% 3.375%
Second home			1.625%							Manufactured	0.500%		0.500%	0.500%	0.500%
Manufactured										Two- to four-					
home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
			0.625% t Refinan	ces – LL	PA by Cr	edit Scor			1.875%	All LLPA	s will be v		0	lowing lo	ans
Subordinate financing		Cash-ou	t Refinan	ces – LL L	PA by Cr .TV Rang	edit Scor e	e/LTV Ra	tio	1.875%		Hoi	meReady	[®] loans		
Subordinate	Limited	Cash-ou Applie	t Refinan	ces – LL L all loans	PA by Cr TV Rang with tern	edit Scor e ns greate	e/LTV Ra	tio years		Loans to first-tir	Hoi ne homebu	meReady yers with	[®] loans qualifying	income ≤10	00% area
Subordinate financing Credit Score	Limited >0%	Cash-ou Applid	t Refinan	ces – LL L all loans >70%	PA by Cr TV Rang with tern >75%	edit Scor e ns greate >80%	e/LTV Ra r than 15 >85%	years	>95%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780	Limited >0% 0.000%	Applic >30% 0.000%	t Refinance able for >60% 0.000%	ces – LL L all loans >70% 0.125%	PA by Cr TV Rang with tern >75% 0.500%	edit Scor e ns greate >80% 0.625%	e/LTV Ra r than 15 >85% 0.500%	years >90% 0.375%	>95% 0.375%	Loans to first-tir	Hoi ne homebu	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 – 779	Limited ≥0% 0.000% 0.000%	Applid >30% 0.000% 0.000%	t Refinan cable for	ces – LL L all loans >70% 0.125% 0.375%	PA by Cr. TV Rang with tern >75% 0.500% 0.875%	edit Scor e ns greate >80% 0.625% 1.000%	r than 15 >85% 0.500% 0.750%	years >90% 0.375% 0.625%	>95% 0.375% 0.625%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759	>0% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250%	ces – LL L all loans >70% 0.125% 0.375% 0.750%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125%	edit Scor e ns greate >80% 0.625% 1.000% 1.375%	r than 15 >85% 0.500% 0.750% 1.125%	years >90% 0.375% 0.625% 1.000%	>95% 0.375% 0.625% 1.000%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739	≥0% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500%	ces – LL L all loans >70% 0.125% 0.375% 0.750% 1.000%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625%	edit Score e ns greate >80% 0.625% 1.000% 1.375% 1.750%	r than 15 >85% 0.500% 0.750% 1.125% 1.500%	years >90% 0.375% 0.625% 1.000% 1.250%	>95% 0.375% 0.625% 1.000% 1.250%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759	≥0% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250%	ces – LL L all loans >70% 0.125% 0.375% 0.750% 1.000%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625%	edit Score e ns greate >80% 0.625% 1.000% 1.375% 1.750%	r than 15 >85% 0.500% 0.750% 1.125% 1.500%	years >90% 0.375% 0.625% 1.000% 1.250%	>95% 0.375% 0.625% 1.000% 1.250%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739	≥0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.500%	ces – LL L all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875%	edit Score ns greate >80% 0.625% 1.000% 1.375% 2.125%	r than 15 >85% 0.500% 0.750% 1.125% 1.500%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625%	>95% 0.375% 0.625% 1.000% 1.250% 1.625%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	≥0% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.250% 0.625%	Ces – LL L all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	edit Score ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	>95% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	≥0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125%	Ces – LL L all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	edit Score ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	>95% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125%	Ces – LL all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.875% 2.125%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	edit Score ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	>95% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375%	Ces - LL Lall loans >70% 0.125% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	edit Score ens greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.375% 3.875%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500%	>95% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	Solution Solution	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	ces – LL all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 4 Application	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	edit Score ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500%	>95% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	Solution Solution	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	cable for >60% 0.000% 0.125% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	ces – LL all loans >70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 4 Application	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li	edit Score ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500%	>95% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate	Solution Solution	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.375% s by Loa	cable for >60% 0.000% 0.125% 0.500% 0.625% 1.125% 1.125% 1.750% n Attribut	Ces - LL all loans >70% 0.125% 0.375% 1.000% 1.250% 1.875% 2.125% 2.500% te Application	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.2500% 2.875% 3.500% able to Li TV Rang >75%	edit Score ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cae >80%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% efinances	>95% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage	≥0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.055% 0.375% by Loal >30% 0.000%	cable for >60% 0.000% 0.125% 0.500% 0.625% 1.125% 1.375% 1.750% 1.750% 0.000%	ces – LL all loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 2.40% 0.000%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	edit Score ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Cae >80% 0.000%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.125% 2.500% efinances	>95% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	Applid >30% 0.000% 0.000% 0.000% 0.25% 0.375% s by Loa >30% 0.000%	cable for >60% 0.000% 0.125% 0.500% 0.625% 1.125% 1.750% n Attribut >60% 0.000% 0.125%	Ces – LL all loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% te Application -70% 0.000% 0.125%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.250% 2.875% 3.500% able to L. TV Rang >75% 0.000%	edit Score ens greate >80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Care e >80% 0.000%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinance: >90% 0.750%	>95% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% >95% 0.250%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	Solution Solution	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% by Loa >30% 0.000% 1.125%	cable for >60% 0.000% 0.125% 0.625% 1.375% 1.375% 1.4tribut >60% 0.000% 0.125% 1.625%	ces – LL all loans >70% 0.125% 0.375% 1.000% 1.250% 1.875% 2.125% 2.500% L >70% 0.000% 0.125% 2.125%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	edit Score e ns greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.375% 3.000% 3.375% mited Ca e >80% 0.750% 4.125%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 0.750% 4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.750% 4.125%	>95% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% >95% 0.750% 4.125%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home	Solution Solution	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% by Loa >30% 0.000% 1.125%	cable for >60% 0.000% 0.125% 0.500% 0.625% 1.125% 1.750% n Attribut >60% 0.000% 0.125%	ces – LL all loans >70% 0.125% 0.375% 1.000% 1.250% 1.875% 2.125% 2.500% L >70% 0.000% 0.125% 2.125%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	edit Score e ns greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.375% 3.000% 3.375% mited Ca e >80% 0.750% 4.125%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 0.750% 4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.750% 4.125%	>95% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% >95% 0.750% 4.125%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loal >30% 0.000% 1.125% 1.125%	cable for >60% 0.000% 0.125% 0.625% 1.375% 1.375% 1.4tribut >60% 0.000% 0.125% 1.625%	Ces – LL all loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.100% 0.000% 0.125% 2.125% 2.125%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.250% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	edit Score ens greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.000% 3.375% 3.000% 0.000% 0.750% 4.125%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.125% 2.500% efinance: >90% 0.250% 4.125% 4.125%	>95% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property	>0% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	Applid >30% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% by Loa >30% 0.000% 1.125% 0.500%	cable for >60% 0.000% 0.125% 0.500% 1.375% 1.375% 1.750% 0.000% 0.125% 1.625% 0.500%	Ces – LL all loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.100% 0.000% 0.125% 2.125% 2.125%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375%	edit Score e ns greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.375% 3.000% 3.375% e >80% 0.000% 4.125% 4.125% 0.500%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	years >90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.125% 2.500% efinance: >90% 0.250% 4.125% 4.125%	>95% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% >95% 0.750% 4.125% 0.500%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area
Subordinate financing Credit Score ≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additto Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit	Solution Solution	Applid >30% 0.000% 0.000% 0.000% 0.250% 0.375% by Loa >30% 0.000% 1.125% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	**Exercises** **Comparison of Comparison of	ces – LL all loans >70% 0.125% 0.375% 1.000% 1.250% 1.625% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500%	PA by Cr. TV Rang with tern >75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.2500% 2.875% 3.500% 3.500% 0.750% 3.375% 0.500%	edit Score e ns greate >80% 0.625% 1.000% 1.375% 2.125% 2.500% 3.375% 3.000% 3.375% e >80% 0.000% 4.125% 4.125% 0.500%	e/LTV Ra r than 15 >85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 4.125% 0.500% 0.625%	years >90% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% efinances >90% 0.250% 4.125% 0.500%	>95% 0.375% 0.625% 1.000% 1.250% 1.750% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	Loans to first-tir	Hoi ne homebu ncome (AM	meReady yers with I) or 120%	[®] loans qualifying ⁄6 AMI in hi	income ≤10 gh-cost are	00% area

0.625% | 0.625% | 0.625% | 0.875% | 1.125% | 1.125% | 1.125% | 1.875% | 1.875%



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

 Lock Expirations
 Lock Extensions

 15 Days
 7/30/2025
 2 days
 0.100

 30 Days
 8/14/2025
 7 days
 0.250

 45 Days
 8/29/2025
 15 days
 0.375

 30 days
 0.625

Effective: 7/15/2025 10:36

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

Effective	e: 7	7/15/2025 1	0:36						WV	WW.UFFEAG	ILE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000	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	100.429	100.386	100.207	5.875	100.430	100.399	100.326	5.375	97.477	97.414	97.252	FICO 740			0.000
5.125	100.970	100.927	100.748	6.000	100.970	100.940	100.780	5.500	97.468	97.418	97.387	FICO 680			0.125
5.250	101.275	101.233	101.054	6.125	101.501	101.471	101.227	5.625	98.007	97.976	97.945	FICO 660			0.250
5.375	101.338	101.260	101.132	6.250	102.025	101.995	101.751	5.750	97.776	97.713	97.551	FICO 640			0.500
5.500	101.907	101.851	101.671	6.375	101.570	101.539	101.295	5.875	98.191	98.160	98.129	FICO 620	1 - 639		1.500
6.625	102.432	102.375 102.772	102.161	6.500	102.089	102.058 102.567	101.814	6.000	98.757	98.726	98.695	II			
6.750 6.875	102.863		102.558	6.625 6.750	102.597	102.567	102.323 102.827	6.125 6.250	99.248	99.217 97.674	99.185	Non-Owr		1001/	0.500
7.000	102.779 103.273	102.615 103.109	102.451 102.945	0.750	103.101	103.071	102.827	0.250	97.737	97.674	97.512		ount \$50K < \$1 50K (exception		0.500 1.500
7.125	103.654	103.569	103.338									I	treamline Loan		0.250
7.123	103.034	103.303	103.336	┨				┨				→	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RI	JRAL HOUS	SING 30 Y	R Fixed	All That	USDA - Pric		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7		ie riajastiii	0.000
6.250	100.738	100.695	100.516	6.250	97.750	97.720	97.476	6.250	101.575	101.533	101.354	FICO 740			0.000
6.375	100.646	100.568	100.440	6.375	97.549	97.500	97.440	6.375	101.344	101.287	101.072	FICO 700			0.125
6.500	101.225	101.147	101.018	6.500	97.845	97.796	97.736	6.500	101.957	101.901	101.686	FICO 680			0.250
6.625	101.569	101.491	101.363	6.625	98.322	98.292	98.048	6.625	102.502	102.445	102.231	FICO 660	1 - 679		0.375
6.750	102.004	101.947	101.733	6.750	98.826	98.796	98.552	6.750	103.029	102.972	102.758	FICO 640	- 659		0.875
6.875	101.467	101.303	101.139	6.875	98.415	98.363	98.303	6.875	102.569	102.484	102.252	FICO 620	1 - 639		1.500
7.000	101.960	101.796	101.632	7.000	98.577	98.525	98.464	7.000	103.146	103.060	102.829	CA Prope	erty		0.150
7.125	102.330	102.165	102.001	7.125	98.765	98.713	98.652	7.125	103.704	103.619	103.388	Loan <\$	50K (exception)	1.500
7.250	102.620	102.535	102.304	7.250	98.573	98.462	98.326	7.250	104.165	104.080	103.849	All RD Re	finance Loans		0.125
7.375	101.156	101.099	100.884					7.375	103.012	102.955	102.740	*Other S	t. Adjustments	may apply	·
						GO\	/ERN	IME	NT V	/A					
	VA 15	YR Fixed				YR Fixed				ARM 1/1	/5		VA 30 YR	Fixed IRF	RRL
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	100.970	100.940	100.696	6.000	100.429	100.386	100.207	5.750	97.776	97.713	97.551	6.000	100.126	99.923	99.670
6.125	101.501	101.471	101.227	6.125	100.970	100.927	100.748	5.875	97.767	97.704	97.542	6.125	100.607	100.404	100.151
6.250	102.025	101.995	101.751	6.250	101.275	101.233	101.054	6.000	97.757	97.694	97.532	6.250	100.869	100.666	100.412
6.375 6.500	101.570	101.539 102.058	101.295 101.814	6.375 6.500	101.338 101.907	101.260 101.851	101.132 101.671	6.125 6.250	97.747 97.737	97.684 97.674	97.522 97.512	6.375	101.338 101.877	101.260 101.799	101.132 101.671
6.625	102.089 102.597	102.567	101.814	6.625	101.907	101.851	101.671	0.250	97.737	97.674	97.512	6.625	101.877	101.799	101.671
6.750	103.101	103.071	102.827	6.750	102.432	102.772	102.558					6.750	102.863	102.699	102.125
0.750	105.101	105.071	102.027	6.875	102.779	102.615	102.451					6.875	102.779	102.615	102.451
				7.000	103.273	103.109	102.945					7.000	103.273	103.109	102.945
				7.125	103.654	103.569	103.338					7.125	103.642	103.478	103.314
\ Rate	VA 15 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	/A 30 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	VA 5/ 15-Day	1 ARM HE 30-Day	45-Day	Rate	VA 30 YR F 15-Dav	ixed IRRR 30-Day	L HB 45-Day
5.750	99.937	99.929	99.872	6.250	100.738	100.695	100.516	6.125	97.447	97.384	97.222	6.250	100.738	100.695	100.516
5.875	100.172	100.165	100.107	6.375	100.738	100.568	100.516	6.250	97.447	97.384	97.222	6.375	100.738	100.693	100.516
6.000	100.172	100.502	100.445	6.500	101.225	101.147	101.018	115.255	557	33/4	J	6.500	101.225	101.147	101.018
6.125	100.808	100.800	100.742	6.625	101.569	101.491	101.363					6.625	101.569	101.491	101.363
6.250	101.046	101.038	101.030	6.750	102.004	101.947	101.733					6.750	102.004	101.947	101.733
6.375	100.966	100.958	100.951	6.875	101.467	101.303	101.139					6.875	101.467	101.303	101.139
6.500	101.402	101.394	101.386	7.000	101.960	101.796	101.632	11				7.000	101.960	101.796	101.632
6.625	101.566	101.559	101.551	7.125	102.330	102.165	102.001					7.125	102.330	102.165	102.001
6.750	98.826	98.796	98.552	7.250	102.620	102.535	102.304					7.250	102.620	102.535	102.304
				7.375	101.156	101.099	100.884					7.375	101.156	101.099	100.884
			VA Drice	Adjustmen	ts				- C.M.				-	- 4-4	
FICO>=74	0		0.000	VA Loans			0.250								
FICO 680 -	- 739		0.125	Non-Owne	er		0.500	=			nime.	-			-
FICO 660 -	- 679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	RVING	INO	SE TH	A I SE	HAE
FICO 640 -			2.000	Loan < \$50	OK (exception	only)	1.500				VA	1 6 V	A IRRE	ILS	
FICO 620 -	- 639		3.000												
						1 5 1		///						1.0	
		ss Payee		TINAC	Lo	ck Desk I	lours	F		tact Us	go com	AD 47		ed States	
			Corp ISAOA A kwy, Suite 27		8:3	0am - 5:00p	om CST	1	nail: locks@ Lock Desk: (_	_		CA, CO, FL, GA MN, MO, NC, I		
				_	Lock O	nline Unitl 8	:00pm CST	1				IVIC, IVII, I			
		nsas City, M		-	Lock O	nline Unitl 8	:00pm CST	1	nside Sales:					, VA, WA,W	



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

 Lock Expirations
 Lock Extensions

 0 Days
 8/14/2025
 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***

Effective:	7/15/2025 10	:36	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	109.867	11.500	111.286
11.375	109.617	11.375	111.020
11.250	109.367	11.250	110.755
11.125	109.117	11.125	110.489
11.000	108.867	11.000	110.224
10.875	108.617	10.875	109.958
10.750	108.367	10.750	109.692
10.625	108.117	10.625	109.427
10.500	107.867	10.500	109.161
10.375	107.617	10.375	108.895
10.250	107.367	10.250	108.630
10.125	107.117	10.125	108.364
10.000	106.867	10.000	108.099
9.875	106.617	9.875	107.833
9.750	106.367	9.750	107.567
9.625	106.117	9.625	107.302
9.500	105.867	9.500	107.036
9.375	105.617	9.375	106.770
9.250	105.367	9.250	106.505
9.125	105.117	9.125	106.239
9.000	104.867	9.000	105.974
8.875	104.617	8.875	105.692
8.750	104.367	8.750	105.411
8.625	104.117	8.625	105.130
8.500	103.867	8.500	104.849
8.375	103.617	8.375	104.567
8.250	103.367	8.250	104.286
8.125	103.085	8.125	104.004
8.000	102.804	8.000	103.723
7.875	102.492	7.875	103.411
7.750	102.179	7.750	103.098
7.625	101.804	7.625	102.723
7.500	101.429	7.500	102.348
7.375	101.054	7.375	101.973
7.250	100.679	7.250	101.536
7.125	100.304	7.125	101.098
7.000	99.929	7.000	100.598
6.875	99.492	6.875	100.098
6.750	99.054	6.750	99.536
6.625	98.554	6.625	98.973
6.500	98.054	6.500	98.411
6.375	97.492	6.375	97.786
6.250	96.929	6.250	97.098
6.125	96.304	6.125	96.411
6.000	95.679	6.000	95.723
5.875	94.992	5.875	94.973
5.750	94.304	5.750	94.223

Full Doc	Alt Doc	Inv W/PPP
99.500	99.500	99.500
103.000	103.000	103.000
	99.500	99.500 99.500

5.625

5.500

93.473

92.723

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

93.617

92.930

5.625

5.500

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 od 55	== 04 00	00.04.05	05.04.00
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout/Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	0.075
	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 LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

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



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

 Lock Expirations
 Lock Extensions

 Days
 8/14/2025
 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	
6.625%	98.800	
6.750%	99.300	
6.875%	99.800	
6.990%	100.175	
7.125%	100.550	
7.250%	100.863	
7.375%	101.175	
7.500%	101.488	
7.625%	101.800	
7.750%	102.113	
7.875%	102.388	
7.990%	102.638	
8.125%	102.888	
8.250%	103.138	
8.375%	103.388	
8.500%	103.638	
8.625%	103.888	
8.750%	104.138	
8.875%	104.388	
8.990%	104.638	
9.125%	104.888	
9.250%	105.138	
9.375%	105.388	
Max Pi	rice (Owner Occ / 2Yr+ PPP)	102.000
	Max Price (1 Yr PPP)	100.500
N	/lax Price (No Prepay)	99.500

	N	UN-QI
	Investor 30YR Fixed	
Rate	30 Day	
6.625%	98.650	
6.750%	99.400	
6.875%	100.100	
6.990%	100.725	
7.125%	101.125	
7.250%	101.500	
7.375%	101.850	
7.500%	102.200	
7.625%	102.550	
7.750%	102.900	
7.875%	103.250	
7.990%	103.600	
8.125%	103.913	
8.250%	104.225	
8.375%	104.538	
8.500%	104.850	
8.625%	105.100	
8.750%	105.350	
8.875%	105.600	
8.990%	105.850	
9.125%	106.100	
9.250%	106.350	
9.375%	106.600	
Max Price (C	wner Occ / 2Yr+	102.000
Max Price (1	Yr PPP)	100.500
Max Price (N	lo Prepay)	99.500

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

			ice Adjustm	onte				
			ntial NQN		s			
		neside	Full Dod		•			
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
5105 :-:			atement					
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
740 720	0.625	0.500	0.500	0.375	0.250	-0.250 -1.000	-2.125 -3.250	-5.500
720	0.500	0.375	0.375	0.250 -0.250	-0.750	-1.625	-4.250	N/A N/A
680	-0.125	-0.250	-0.500	-0.250	-0.750	-3.250	-6.500	N/A
660	-0.125	-0.250	-2.000	-2.875	-3.750	-5.250	-6.500 N/A	N/A
550	2.023		ntial NQN			3.230	,,,	,/.
LTV	55	60	65	70	75	80	85	90
1/0	-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	N/A
4 Yr PPP	0.375	0.375	0.375 0.625	0.375	0.375	0.375		N/A N/A
5 Yr PPP Loan Amt <\$150K	0.625	0.625	0.000	0.625	0.625 -0.250	0.625 -0.250	N/A -0.250	-0.500
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.230	-0.230	-0.230	-0.250
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	-0.125 N/A	-0.230 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	

	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. ord = % 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 MTG Note, M e/Title Lien inc punt prepaid (prepaid) rependity with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc punt prepaid (prepaid) rependity with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of am- ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of arm ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- contized perio- continue perio-	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 > \$500,000 re t MTG Note, M t/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On SFR, PUD, Tow Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ily; Standa ree structt al Prepayr Non Owr operties O nhome, 2: d - 30 Year d Loans: (eet Rents fi termined erties: Ma erties (2+ Lien, Prop rowers with	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea ment Penalty ner Occupied inly. 4 Units, Condr r Fixed ixed 10 Yr I/V Gross Rents / rom 1007 or from Average ix LTV 70% or Units): Max 1 verty Taxes ar thout a 12 me ted financing I	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (j r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents or efinances; no vacant unit or onth rental pro guidelines for or	equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1'	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; OI ceipt.
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights ccupancy roperty Types ban Program SCR Calculation ross Rents Defined nleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On Investment On SFR, PUD, Tow Fully Amortizet Lesser of Mark Gross rents de Unleased Prop Unlea	e fully am = \$1,000,i must cove payoff of further cla lity; Standa fee structt. al Prepayr Non Owr poperties O nhome, 2- d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop prowers with the class for to delay lity; Standa	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Ire; OR 3-yea Inent Penalty Ind Occupied Inly -4 Units, Conder risked 10 Yr I/K Gross Rents / rom 1007 or Ifrom Average ix LTV 70% or Units): Max 1 Iverty Taxes ar Iverty Taxes ar Ive	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents or refinances; no vacant unit or on onth renal pro guidelines for co bunt prepaid (p	equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' or the structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' ent): 5-year penalty with 5%, 4%, 3%, 2%, 1'	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt. stepdown fee structure; Ol
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights ccupancy roperty Types ban Program SCR Calculation ross Rents Defined nleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment On SFR, PUD, Tow Fully Amortized Interest Only-Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop Any Mortgage Any Mortgage Eligible Amortgage SFS, Douglas Sponton Refel Investment On 1% stepdown f	e fully am = \$1,000,i must cove payoff of rurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year F d Loans: (eet Rents f termined erties: Ma erties (2+ Lien, Prop rowers wi er to delay ly; Standa ee structu eet structu effects (2+ control of the control eet structu effects (2+ control of the control eet structu	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ind = Cocupied inly -4 Units, Conc r Fixed ixed 10 Yr I/6 cross Rents / r rom 1007 or I from Average ix LTV 70% or Units): Max 1 iverty Taxes ar thout a 12 mr ted financing; ird = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1'	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt. stepdown fee structure; Ol
ax Cash Out b Ratio C - Debt Consolidation repayment Penalty vestment Highlights ccupancy operty Types ban Program SCR Calculation ross Rents Defined inleased / Vacant Holi igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa fee structual Prepayr Non Owr Onhome, 2 d - 30 Year d Loans: (let Rents f termined territies (2+ Lien, Progrowers with art of the delay lily; Standa fee structual ly; Standa fee structual ly; Standa fee structual	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	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 2-Year penalty with 3%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year penalty with 2% structure; OR 2-Year penalty with 2% structure; OR 2-Y	DTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Ol ceipt. stepdown fee structure; Ol
Anax Cash Out Io Ratio Io - Debt Consolidatio Irepayment Penalty Investment Highlights Iocupancy Iroperty Types Ioan Program IosCR Calculation Iross Rents Defined Inleased / Vacant Hol Inligible Payoffs Irist Time Investors In	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment On SFR, PUD, Tow Fully Amortized Interest Only-Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop Any Mortgage Any Mortgage Eligible Amortgage SFS, Douglas Sponton Refel Investment On 1% stepdown f	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa fee structual Prepayr Non Owr Onhome, 2 d - 30 Year d Loans: (let Rents f termined territies (2+ Lien, Progrowers with art of the delay lily; Standa fee structual ly; Standa fee structual ly; Standa fee structual	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. erty. 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out Io Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cove payoff of further claily; Standadiee structual Prepayor Non Own payoff of further claily; Standadiee structual Prepayor Non Own payoff of death of the further claim o	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 2%, 2%, 2%, 1' structure; OR 2-Year penalty with 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 ceipt. erty. 6 stepdown fee structure; Ol another structure; Ol
Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes United Fi	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	e fully am = \$1,000,1 must cover payoff of further cla lity; Standaree structural Prepayr Non Own payoff of d to a structural Prepayr On the structu	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty ther Occupied mily -4 Units, Conc r Fixed fixed 10 Yr I/0 Gross Rents / rom 1007 or I from Average tax LTV 70% or Units): Max 1 serty Taxes ar thout a 12 mr ted financing; urd = % of amure; OR 3-yea	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% structure; OR 2-Year	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol ceipt. 6 stepdown fee structure; Ol s nortgage.com) 457-6440



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	8/14/2025	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	110.757	110.132	109.382
9.875	110.507	109.882	109.132
9.750	110.257	109.632	108.882
9.625	110.007	109.382	108.632
9.500	109.757	109.132	108.382
9.375	109.507	108.882	108.132
9.250	109.257	108.632	107.882
9.125	109.007	108.382	107.632
9.000	108.757	108.132	107.382
8.875	108.507	107.882	107.132
8.750	108.257	107.632	106.882
8.625	108.007	107.382	106.632
8.500	107.757	107.132	106.382
8.375	107.507	106.882	106.132
8.250	107.257	106.632	105.882
8.125	106.928	106.303	105.553
8.000	106.599	105.974	105.224
7.875	106.271	105.646	104.896
7.750	105.923	105.298	104.548
7.625	105.558	104.933	104.183
7.500	105.174	104.549	103.799
7.375	104.771	104.146	103.396
7.250	104.348	103.723	102.973
7.125	103.905	103.280	102.530
7.000	103.442	102.817	102.067
6.875	102.958	102.333	101.583
6.750	102.457	101.832	101.082
6.625	101.939	101.365	100.615
6.500	101.404	100.897	100.147
6.375	100.851	100.414	99.664
6.250	100.284	99.917	99.167
6.125	99.702	99.408	98.658
6.000	99.106	98.886	98.136
5.875	98.494	98.351	97.601
5.750	97.868	97.743	96.993
5.625	97.227	97.102	96.352
5.500	96.571	96.446	95.696
5.375	95.899	95.774	95.024
5.250	95.216	95.091	94.341
5.125	94.519	94.394	93.644
5.000	93.811	93.686	92.936

	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
D	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
LUalis	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
	Louis Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							1
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						1
		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 8/14/2025

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 7/15/2025 10:36

FIXED SECONDS

RES	IDENTIAL	IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.625	112.750	13.375	111.750
12.500	112.500	13.250	111.625
12.375	112.250	13.125	111.500
12.250	112.000	13.000	111.375
12.125	111.750	12.875	111.250
12.000	111.500	12.750	111.125
11.875	111.250	12.625	110.875
11.750	111.000	12.500	110.625
11.625	110.750	12.375	110.375
11.500	110.500	12.250	110.125
11.375	110.250	12.125	109.875
11.250	110.000	12.000	109.625
11.125	109.750	11.875	109.375
11.000	109.500	11.750	109.125
10.875	109.250	11.625	108.875
10.750	109.000	11.500	108.625
10.625	108.750	11.375	108.375
10.500	108.500	11.250	108.125
10.375	108.250	11.125	107.875
10.250	108.000	11.000	107.625
10.125	107.625	10.875	107.375
10.000	107.250	10.750	107.125
9.875	106.875	10.625	106.875
9.750	106.500	10.500	106.625
9.625	106.125	10.375	106.375
9.500	105.750	10.250	106.125
9.375	105.375	10.125	105.750
9.250	105.000	10.000	105.375
9.125	104.625	9.875	105.000
9.000	104.250	9.750	104.625
8.875	103.875	9.625	104.250
8.750	103.500	9.500	103.875
8.625	103.000	9.375	103.500
8.500	102.500	9.250	103.000
8.375	102.000	9.125	102.500
8.250	101.500	9.000	102.000
8.125	101.000	8.875	101.500
8.000	100.250	8.750	100.750
7.875	99.500	8.625	100.000
7.750	98.750	8.500	99.250
7.625	98.000	1 '	

				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	8/14/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 7/15/2025 10:36

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 <\$70,0000	-3.000	

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL
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, 111, 111, 111, 11



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

	Lock Expirations	Lock Extensions	
15 Days	7/30/2025	2 days	0.100
30 Days	8/14/2025	7 days	0.250
45 Days	8/29/2025	15 days	0.375
		30 days	0.625

Effective: 7/15/2025 10:36

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

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