

5/27/2025 9:48

Effective:

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

Lo	ock Expirations	Lock Exten	sions
15 Days	6/11/2025	2 days	0.100
30 Days	6/26/2025	7 days	0.250
45 Days	7/11/2025	15 days	0.375
		30 days	0.625

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

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									JIVA	_		_			
CON	<b>IVENTION</b>	AL 30/25Y	R FIXED	CO	NVENTION	IAL 20 YR	FIXED	CC	NVENTIO	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
6.125	98.055	98.024	97.893	6.000	98.240	98.209	98.078	5.750	99.953	99.922	99.793	5.875	100.057	100.026	99.897
6.250	98.519	98.473	98.411	6.125	98.648	98.617	98.486	5.875	100.492	100.462	100.333	6.000	100.316	100.286	100.157
6.375	99.183	99.137	98.990	6.250	99.160	99.114	98.967	6.000	100.758	100.727	100.598	6.125	100.559	100.529	100.399
6.500	99.829	99.783	99.636	6.375	99.729	99.683	99.536	6.125	100.999	100.968	100.839	6.250	100.983	100.939	100.810
6.625	100.214	100.168	100.021	6.500	100.235	100.189	100.042	6.250	101.316	101.272	101.143	6.375	101.399	101.356	101.227
6.750	100.600	100.532	100.461	6.625	100.585	100.538	100.391	6.375	101.833	101.790	101.661	6.500	101.631	101.588	101.459
6.875	101.107	101.046	100.953	6.750	100.908	100.847	100.684	6.500	102.072	102.029	101.900	6.625	101.858	101.814	101.685
7.000	101.672	101.610	101.448	6.875	101.427	101.366	101.203	6.625	102.285	102.242	102.112	6.750	101.990	101.959	101.830
7.125	101.959	101.894	101.812	7.000	101.878	101.817	101.654	6.750	102.323	102.292	102.163	6.875	102.396	102.366	102.236
7.250	102.396	102.327	102.249	7.125	102.175	102.113	101.951	6.875	102.833	102.803	102.673	7.000	102.602	102.572	102.442
	ONV 30 YR I				NV 20 YR				NV 15 YR				NV 10 YR		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.500	99.641	99.594	99.447	6.500	99.463	99.417	99.270	6.250	99.123	99.080	98.951	6.250	98.718	98.675	98.546
6.625	99.954	99.907	99.761	6.625	99.821	99.774	99.628	6.375	99.557	99.514	99.384	6.375	99.052	99.009	98.879
6.750	99.371	99.309	99.147	6.750	99.331	99.258	99.120	6.500	99.755	99.712	99.583	6.500	99.319	99.275	99.146
6.875	99.943	99.882	99.719	6.875	99.839	99.777	99.614	6.625	99.924	99.880	99.751	6.625	99.560	99.517	99.387
7.000	100.487	100.425	100.263	7.000	100.283	100.222	100.059	6.750	99.820	99.789	99.660	6.750	99.415	99.385	99.256
7.125	100.751	100.689	100.527	7.125	100.544	100.483	100.320	6.875	100.248	100.218	100.088	6.875	99.742	99.711	99.582
7.250	100.632	100.519	100.379	7.250	100.712	100.632	100.519	7.000	100.411	100.381	100.252	7.000	99.973	99.943	99.813
7.375	100.974	100.928	100.781	7.375	101.007	100.927	100.814	7.125	100.544	100.514	100.384	7.125	100.190	100.159	100.030
7.500 7.625	101.494	101.448	101.301	7.500	101.271	101.224	101.078	7.250	98.317	98.204	98.090	7.250	98.317	98.204	98.090
7.025	101.745	101.699	101.552	7.625	101.520	101.474	101.327	-				┨┣───			
	SOER 5	6/6 ARMS			SOFR	7/6 ARMS			SOER 1	l0/6 ARM	ς		Misc Price	Adjustme	nts
	301113	707411115			30110	707111113			3011( )	.0/074141		No Impou	nds (Non-CA)	riajastiiie	0.250
												l	nds (CA Only)		0.150
													er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	10	3.375
												Non-Own	er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
	Lo	ss Payee	Clause		Lo	ck Desk F	lours			tact Us			Approv	ed States	
	United Fidelit	y Funding C	orp ISAOA A	ГІМА	9.0	0am - 5:00p	um CST		ail: locks@			AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, IN	I, KS, KY, LA
	1300 NW	Briarcliff Pk	wy, Suite 27!	5		nline Unitl 8		1	ock Desk: (	816) 457-6	5440	ME, MI, N	1N, MO, NC, I		
			0 64150								-6300			, VA, WA,W	



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30 Days	6/26/2025	7 days	0.250
45 Days	7/11/2025	15 days	0.375
		30 days	0.625

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	Conforming LLPAs															
	Purch	ase Mon	ey Loans	– LLPA	by Credit	Score/L	TV Ratio			Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio						
Credit Score		Annlie	oble for		TV Rang		r than 1E	MOORO		Credit Score				/ Range cable for all loans		
Credit Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	years >90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%	
≥ = 780					0.375%					≥ = 780	0.375%		0.625%	0.875%	1.375%	
760 – 779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%	
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%	
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%	
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%	
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%	
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%	
640 - 659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%	640 - 659	0.375%	1.375%	3.125%	4.625%	5.125%	
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%	1.375%	3.375%	4.875%	5.125%	
										Additional I	I PAs hv I	oan Attri	hute Anni	icable to C	ash-out	

### Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans

#### ≤ 639 Additional LLPAs by Loan Attribute Applicable to Cash-out

											Reillidites				
Loan Feature				L	TV Rang	е				Loan Feature		-	LTV Rang	e	
Louir r cuture	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Louiri catare	>0%	>30%	>60%	>70%	>75%
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	Condo	0.000%	0.000%	0.125%	0.125%	0.750%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Investment	1.125%	1.125%	1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-	0.000%	0.000%	0.375%	0.375%	0.625%
home	0.30076	0.300 /0	0.30070	0.30076	0.30076	0.300 /0	0.30076	0.30070	0.300 /6	unit property	0.00076	0.00076	0.37370	0.37370	0.02370
Two- to four-unit	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance	1.250%	1.250%	1.500%	1.500%	1.750%
property	0.00070	0.00070	0.57570	0.57570	0.02570	0.02370	0.02370	0.02370	0.02570	fixed-rate	1.230 /0	1.230 /0	1.500 /0	1.500 /0	1.7 50 70
High-balance	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance	2.000%	2 000%	2.250%	2.250%	3.250%
fixed-rate	0.30076	0.300 /6	0.73070	0.73076	1.000 /6	1.000 /6	1.00076	1.00076	1.000 /6	ARM	2.000 /0	2.000 /6	2.230 /0	2.230 /0	3.230 /0
High-balance	1.250%	1.250%	1.500%	1 5000/	2 500%	2 500%	2.500%	2.7500/	2.7500/	Subordinate	0.625%	0.6250/	0.625%	0.875%	1.125%
ARM	1.230%	1.230%	1.300%	1.300%	2.300%	2.300%	2.500%	2.730%	2.730%	financing	0.025%	0.025%	0.025%	0.675%	1.125%
Subordinate	0.625%	0.6250/	0.6259/	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
financing	0.625%	0.025%	0.625%	0.675%	1.125%	1.125%	1.125%	1.0/5%	1.0/5%						

	Limited	Cash-ou	t Refinan	ces – LL	PA by Cr	edit Scor	e/LTV Ra	tio			
				L	TV Rang	е					
Credit Score		Applicable for all loans with terms greater than 15 years									
	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%		
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%		
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%		
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%		
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%		
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%		
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%		
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%		
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%		

	HomeReady <sup>®</sup> loans
	Loans to first-time homebuyers with qualifying income ≤100% area
6	median income (AMI) or 120% AMI in high-cost areas
%	Loans meeting Duty to Serve requirements
%	

All LLPAs will be waived for the following loans

≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%
Addition	nal LLPA	s by Loai	ո Attribut	e Applica	able to Li	mited Ca	sh-out R	efinance	s
Loan Feature				L	TV Rang	е			
Loan reature	<u>&gt;0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%



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			GOV	ERNI				d US					FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA!	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
.000	99.888	99.736	99.573	5.875	100.228	100.184	100.055	5.375	97.098	97.035	96.873	FICO 740	- 779		0.000
.125	100.394	100.327	100.165	6.000	100.769	100.726	100.596	5.500	97.173	97.140	97.106	FICO 680	- 739		0.125
.250	100.958	100.903	100.741	6.125	101.307	101.263	101.134	5.625	97.735	97.701	97.668	FICO 660	- 679		0.250
.375	101.195	101.111	100.977	6.250	101.834	101.791	101.662	5.750	97.546	97.483	97.321	FICO 640	- 659		0.500
.500	101.670	101.586	101.452	6.375	101.232	101.202	101.072	5.875	97.903	97.870	97.836	FICO 620	- 639		1.500
.625	102.243	102.159	102.026	6.500	101.737	101.707	101.578	6.000	98.491	98.458	98.424				
.750	102.598	102.532	102.490	6.625	102.247	102.217	102.088	6.125	99.010	98.977	98.943	Non-Own	er		0.500
.875	102.587	102.545	102.503	6.750	102.745	102.715	102.585	6.250	97.507	97.444	97.282	Loan Amo	ount \$50K < \$1	00K	0.500
7.000	103.088	103.046	103.004	ll								Loan < \$5	OK (exception o	only)	1.500
'.125	103.506	103.464	103.422	<u> </u>								All FHA St	reamline Loans	5	0.250
												All FHA Re	efinance Loans		0.125
FF	1A 30 YR I	Fixed Higl	n Bal	F	HA 15 YR I	Fixed High	n Bal	RU	RAL HOUS	ING 30 Y	R Fixed		USDA - 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 >=78	30		0.000
.250	100.370	100.316	100.153	6.250	97.559	97.516	97.387	6.250	101.008	100.953	100.791	FICO 740	- 779		0.000
.375	100.502	100.418	100.285	6.375	97.543	97.446	97.352	6.375	100.962	100.885	100.723	FICO 700	- 739		0.125
5.500	101.017	100.933	100.800	6.500	97.785	97.688	97.594	6.500	101.554	101.478	101.315	FICO 680	- 699		0.250
.625	101.481	101.397	101.263	6.625	97.998	97.942	97.813	6.625	102.083	102.007	101.844	FICO 660	- 679		0.375
.750	101.804	101.728	101.565	6.750	98.470	98.440	98.310	6.750	102.598	102.521	102.359	FICO 640			0.875
.875	101.274	101.233	101.191	6.875	98.224	98.175	98.119	6.875	102.034	101.996	101.849	FICO 620	- 639		1.500
7.000	101.776	101.734	101.692	7.000	98.388	98.340	98.283	7.000	102.598	102.561	102.414	CA Proper	rty		0.150
7.125	102.193	102.151	102.110	7.125	98.535	98.486	98.429	7.125	103.144	103.106	102.959	Loan < \$5	50K (exception)		1.500
7.250	102.373	102.335	102.188	7.250	98.317	98.204	98.090	7.250	103.623	103.585	103.438	All RD Ref	inance Loans		0.125
7.375	100.977	100.934	100.772	<u> </u>				7.375	102.740	102.697	102.534	*Other St	. Adjustments r	may apply	
				<u>                                     </u>								Ш			
					1	GOV	<b>ERN</b>	ME	NT V	Ά					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1,	/5		VA 30 YR	Fixed IRR	RL
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
5.000	100.769	100.726	100.596	6.000	99.888	99.736	99.573	5.750	97.546	97.483	97.321	6.000	99.888	99.670	99.403
5.125	101.307	101.263	101.134	6.125	100.394	100.327	100.165	5.875	97.536	97.473	97.311	6.125	100.394	100.177	99.909
5.250	101.834	101.791	101.662	6.250	100.958	100.903	100.741	6.000	97.525	97.462	97.300	6.250	100.616	100.399	100.131
.375	101.232	101.202	101.072	6.375	101.195	101.111	100.977	6.125	97.517	97.454	97.292	6.375	101.195	101.111	100.977
5.500	101.737	101.707	101.578	6.500	101.670	101.586	101.452	6.250	97.507	97.444	97.282	6.500	101.670	101.586	101.452
5.625	102.247	102.217	102.088	6.625	102.243	102.159	102.026					6.625	102.243	102.159	102.026
5.750	102.745	102.715	102.585	6.750	102.598	102.532	102.490					6.750	102.574	102.532	102.490
				6.875	102.587	102.545	102.503					6.875	102.587	102.545	102.503
				7.000 7.125	103.088	103.046	103.004					7.000	103.088	103.046	103.004
												7 125	102 506	102 464	102 422
				1	103.506	103.464	103.422					7.125	103.506	103.464	103.422
	'A 15 YR F			V	/A 30 YR F	ixed High	Bal		•	L ARM HE		\	/A 30 YR Fi	ixed IRRR	L HB
ate	15-Day	30-Day	45-Day	\ Rate	/A 30 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	15-Day	30-Day	45-Day	Rate	/A 30 YR Fi 15-Day	ixed IRRR 30-Day	L HB 45-Day
ate .750	<b>15-Day</b> 99.786	<b>30-Day</b> 99.719	<b>45-Day</b> 99.602	<b>Rate</b> 6.250	/A 30 YR F 15-Day 100.370	ixed High 30-Day 100.316	<b>Bal 45-Day</b> 100.153	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	<b>Rate</b> 6.250	/A 30 YR Fi 15-Day 100.370	ixed IRRR 30-Day 100.316	L HB 45-Day 100.153
.750 .875	<b>15-Day</b> 99.786 100.073	<b>30-Day</b> 99.719 100.006	<b>45-Day</b> 99.602 99.889	Rate 6.250 6.375	/A 30 YR F 15-Day 100.370 100.502	ixed High 30-Day 100.316 100.418	<b>Bal 45-Day</b> 100.153 100.285	11	15-Day	30-Day	45-Day	Rate 6.250 6.375	/A 30 YR Fi 15-Day 100.370 100.502	30-Day 100.316 100.418	L HB 45-Day 100.153 100.285
.750 .875 .000	<b>15-Day</b> 99.786 100.073 100.449	<b>30-Day</b> 99.719 100.006 100.382	<b>45-Day</b> 99.602 99.889 100.265	Rate 6.250 6.375 6.500	/A 30 YR F 15-Day 100.370 100.502 101.017	30-Day 100.316 100.418 100.933	Bal 45-Day 100.153 100.285 100.800	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	Rate 6.250 6.375 6.500	/A 30 YR Fi 15-Day 100.370 100.502 101.017	30-Day 100.316 100.418 100.933	45-Day 100.153 100.285 100.800
.750 .875 .000	15-Day 99.786 100.073 100.449 100.799	<b>30-Day</b> 99.719 100.006 100.382 100.732	<b>45-Day</b> 99.602 99.889 100.265 100.615	Rate 6.250 6.375 6.500 6.625	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481	30-Day 100.316 100.418 100.933 101.397	<b>Bal 45-Day</b> 100.153 100.285 100.800 101.263	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	Rate 6.250 6.375 6.500 6.625	/A 30 YR Fi 15-Day 100.370 100.502 101.017 101.481	30-Day 100.316 100.418 100.933 101.397	45-Day 100.153 100.285 100.800 101.263
.750 .875 .000 .125	15-Day 99.786 100.073 100.449 100.799 100.728	<b>30-Day</b> 99.719 100.006 100.382 100.732 100.686	<b>45-Day</b> 99.602 99.889 100.265 100.615 100.644	Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804	30-Day 100.316 100.418 100.933 101.397 101.728	<b>Bal 45-Day</b> 100.153 100.285 100.800 101.263 101.565	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804	30-Day 100.316 100.418 100.933 101.397 101.728	45-Day 100.153 100.285 100.800 101.263 101.565
i.750 i.875 i.000 i.125 i.250 i.375	15-Day 99.786 100.073 100.449 100.799 100.728 100.699	30-Day 99.719 100.006 100.382 100.732 100.686 100.657	<b>45-Day</b> 99.602 99.889 100.265 100.615 100.644 100.615	Rate 6.250 6.375 6.500 6.625 6.750 6.875	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274	30-Day 100.316 100.418 100.933 101.397 101.728 101.233	Bal 45-Day 100.153 100.285 100.800 101.263 101.565 101.191	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	Rate 6.250 6.375 6.500 6.625 6.750 6.875	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274	30-Day 100.316 100.418 100.933 101.397 101.728 101.233	45-Day 100.153 100.285 100.800 101.263 101.565 101.191
i.750 i.875 i.000 i.125 i.250 i.375 i.500	99.786 100.073 100.449 100.799 100.728 100.699 101.175	99.719 100.006 100.382 100.732 100.686 100.657 101.133	99.602 99.889 100.265 100.615 100.644 100.615 101.091	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734	Bal 45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734	45-Day 100.153 100.285 100.800 101.263 101.565 101.193
.750 .875 .000 .125 .250 .375 .500 .625	99.786 100.073 100.449 100.799 100.728 100.699 101.175 101.369	99.719 100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.602 99.889 100.265 100.615 100.644 100.615 101.091 101.286	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151	<b>Bal 45-Day</b> 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110
.750 .875 .000 .125 .250 .375 .500 .625	99.786 100.073 100.449 100.799 100.728 100.699 101.175	99.719 100.006 100.382 100.732 100.686 100.657 101.133	99.602 99.889 100.265 100.615 100.644 100.615 101.091	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335	Bal 45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188
ate .750 .875 .000 .125 .250 .375 .500	99.786 100.073 100.449 100.799 100.728 100.699 101.175 101.369	99.719 100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.602 99.889 100.265 100.615 100.644 100.615 101.091 101.286	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151	<b>Bal 45-Day</b> 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110
i.750 i.875 i.000 i.125 i.250 i.375 i.500 i.625	99.786 100.073 100.449 100.799 100.728 100.699 101.175 101.369	99.719 100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.602 99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.310	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	7A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.274 101.776 102.193 102.373 100.977	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335	Bal 45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110
3.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750	99.786 100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.470	99.719 100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.602 99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.310 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375  VA Loans	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373 100.977	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335	Bal 45-Day 100.153 100.285 100.265 101.191 101.692 102.118 100.772	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154	<b>45-Day</b> 96.992	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188
6.750 6.875 6.000 6.125 6.250 6.375 6.500 6.625 6.750	99.786 100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.470	99.719 100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.602 99.889 100.265 100.615 100.615 101.091 101.286 98.310 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375  VA Loans Non-Owne	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 100.373 100.977	ixed High 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	Bal 45-Day 100.153 100.285 100.265 101.191 101.692 102.110 102.188 100.772	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154 97.144	<b>45-Day</b> 96.992 96.982	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373 100.977	30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188 100.772
3.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750 ICO>=740 ICO 680 -	99.786 100.073 100.449 100.799 100.798 100.699 101.175 101.369 98.470	99.719 100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.602 99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.310 VA Price A  0.000 0.125 0.250	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375  VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 100.370 100.502 101.017 101.804 101.274 101.776 102.193 102.373 100.977  ts	ixed High 30-Day 100.316 100.418 100.933 101.728 101.233 101.734 102.151 102.335 100.934	Bal 45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188 100.772	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154 97.144	45-Day 96.992 96.982	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 100.370 100.502 101.017 101.481 101.804 101.776 102.193 102.373 100.977	xed IRRR 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	45-Day 100.153 100.285 100.800 101.263 101.565 101.193 102.110 102.188 100.772
3.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750 ICO>=740 ICO 680 - ICO 660 -	15-Day 99.786 100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.470	99.719 100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.602 99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.310 VA Price A 0.000 0.125 0.250 2.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375  VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 100.373 100.977	ixed High 30-Day 100.316 100.418 100.933 101.728 101.233 101.734 102.151 102.335 100.934	Bal 45-Day 100.153 100.285 100.265 101.191 101.692 102.110 102.188 100.772	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154 97.144	45-Day 96.992 96.982	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373 100.977	xed IRRR 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188 100.772
.750 .875 .000 .125 .250 .375 .500 .625 .750	15-Day 99.786 100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.470	99.719 100.006 100.382 100.732 100.686 100.657 101.133 101.327	99.602 99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.310 VA Price A  0.000 0.125 0.250	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375  VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 100.370 100.502 101.017 101.804 101.274 101.776 102.193 102.373 100.977  ts	ixed High 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	Bal 45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188 100.772	6.125	<b>15-Day</b> 97.217	<b>30-Day</b> 97.154 97.144	45-Day 96.992 96.982	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 100.370 100.502 101.017 101.481 101.804 101.776 102.193 102.373 100.977	xed IRRR 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188 100.772
ate .750 .875 .000 .125 .250 .375 .500 .625 .750  CO>=740 CO 680 - CO 660 - CO 640 -	15-Day 99.786 100.073 100.449 100.799 100.728 100.699 101.175 101.369 98.470	30-Day 99.719 100.006 100.382 100.732 100.685 101.133 101.327 98.440	45-Day 99.602 99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.310 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375  VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.274 101.776 102.193 102.373 100.977  tts  er unt \$50K < \$10K (exception	ixed High 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	Bal 45-Day 100.153 100.285 100.805 101.263 101.565 101.191 102.188 100.772 0.250 0.500 1.500	6.125	<b>15-Day</b> 97.217 97.207	<b>30-Day</b> 97.154 97.144	45-Day 96.992 96.982	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373 100.977	xed IRRR 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188 100.772
3.750 3.875 3.002 3.250 3.250 3.375 3.500 3.625 3.750 ICO>=740 ICO 680 - ICO 660 - ICO 640 - ICO 640 -	15-Day 99.786 100.073 100.449 100.799 100.728 101.175 101.369 98.470	30-Day 99.719 100.006 100.382 100.732 100.687 101.133 101.327 98.440	99.602 99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.310  VA Price A  0.000 0.125 0.250 2.000 3.000  Clause	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373 100.977  ts er unt \$50K < \$10 DK (exception	ixed High 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	Bal 45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188 100.772	6.125	15-Day 97.217 97.207	97.154 97.144	45-Day 96.992 96.982	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373 100.977	xed IRRR 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188 100.772
1.750 1.875 1.000 1.125 1.250 1.250 1.375 1.500 1.625 1.750 1.1CO >=740 1.1CO 680 - 1.1CO 680 - 1.1CO 640 - 1.1CO 640 -	15-Day 99.786 100.073 100.449 100.799 100.728 100.699 98.470	30-Day 99.719 100.006 100.382 100.636 100.657 101.133 101.327 98.440	45-Day 99.602 99.889 100.265 100.615 100.644 100.615 101.091 101.286 98.310 VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375  VA Loans Non-Owne Loan Amou Loan < \$50	/A 30 YR F 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373 100.977  ts  er  Lo  R:3	ixed High 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	Bal 45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188 100.772 0.250 0.500 1.500 1.500	6.125 6.250	<b>15-Day</b> 97.217 97.207	30-Day 97.154 97.144	45-Day 96.992 96.982	Rate 6.250 6.375 6.500 6.625 6.750 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 100.370 100.502 101.017 101.481 101.804 101.274 101.776 102.193 102.373 100.977	xed IRRR 30-Day 100.316 100.418 100.933 101.397 101.728 101.233 101.734 102.151 102.335 100.934	45-Day 100.153 100.285 100.800 101.263 101.565 101.191 101.692 102.110 102.188 100.772



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
 6/26/2025
 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\*\*\*

TON	IDING CORI			
Effective:	5/27/2025 9:	48		
			NON-QM:	1
Residentia	al 30 Yr Fixed		DSCR	
11.500	109.617	11.500	110.776	
11.375	109.367	11.375	110.510	
11.250	109.117	11.250	110.245	
11.125	108.867	11.125	109.979	
11.000	108.617	11.000	109.714	
10.875	108.367	10.875	109.448	
10.750	108.117	10.750	109.182	
10.625	107.867	10.625	108.917	
10.500	107.617	10.500	108.651	
10.375	107.367	10.375	108.385	
10.250	107.117	10.250	108.120	
10.125	106.867	10.125	107.854	
10.000	106.617	10.000	107.589	
9.875	106.367	9.875	107.323	
9.750	106.117	9.750	107.057	
9.625	105.867	9.625	106.792	
9.500	105.617	9.500	106.526	
9.375	105.367	9.375	106.260	
9.250	105.117	9.250	105.995	
9.125	104.867	9.125	105.729	
9.000	104.617	9.000	105.464	
8.875	104.367	8.875	105.182	
8.750	104.117	8.750	104.901	
8.625	103.867	8.625	104.620	
8.500	103.617	8.500	104.339	
8.375	103.367	8.375	104.057	
8.250	103.117	8.250	103.776	
8.125	102.835	8.125	103.494	
8.000	102.554	8.000	103.213	
7.875	102.242	7.875	102.901	
7.750	101.929	7.750	102.588	
7.625	101.554	7.625	102.213	
7.500	101.179	7.500	101.838	
7.375	100.804	7.375	101.463	
7.250	100.429	7.250	101.026	
7.125	100.054	7.125	100.588	
7.000	99.679	7.000	100.088	
6.875	99.242	6.875	99.588	
6.750	98.804	6.750	99.026	
6.625	98.304	6.625	98.463	
6.500	97.804	6.500	97.901	
6.375	97.242	6.375	97.276	
6.250	96.679	6.250	96.588	
6.125	96.054	6.125	95.901	
6.000	95.429	6.000	95.213	
5.875	94.742	5.875	94.463	
5.750	94.054	5.750	93.713	
5 625	93 367	E 62E	02.062	

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

5.625

5.500

92.963

92.213

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

93.367

92.680

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									
	Credit LLPA	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
LLPAS	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	_
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
LEI AS	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

Prepay Penalty Price							
Invest	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
 6/26/2025
 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							
6.750%	98.950							
6.875%	99.450							
6.990%	99.950							
7.125%	100.450							
7.250%	100.856							
7.375%	101.231							
7.500%	101.606							
7.625%	101.981							
7.750%	102.325							
7.875%	102.638							
7.990%	102.950							
8.125%	103.263							
8.250%	103.513							
8.375%	103.763							
8.500%	104.013							
8.625%	104.263							
8.750%	104.513							
8.875%	104.763							
8.990%	105.013							
9.125%	105.263							
9.250%	105.513							
9.375%	105.763							
9.500%	106.013							
May VSD 101 0	100 - up to 1.75MM							

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

	NON-Q
In	vestor 30YR Fixed
Rate	30 Day
6.750%	99.375
6.875%	99.875
6.990%	100.375
7.125%	100.875
7.250%	101.375
7.375%	101.813
7.500%	102.250
7.625%	102.625
7.750%	103.000
7.875%	103.375
7.990%	103.750
8.125%	104.125
8.250%	104.500
8.375%	104.813
8.500%	105.125
8.625%	105.438
8.750%	105.688
8.875%	105.938
8.990%	106.188
9.125%	106.438
9.250%	106.688
9.375%	106.938
9.500%	107.188
Max YSP w No	Prepay 100.000

Max YSP 101.000

Investor NQM -- LLPAs Other LTV 50 55 70 75 80 60 65 Short Term Rental -0.500 N/A -0.500 -0.500 -0.500 -0.500 -0.500 -0.500 -0.500 -0.500 -0.500 -0.625 -0.750 N/A Cash-Out | FICO ≥ 720 -0.250 -0.250 -0.250 -0.375 -0.500 -1.000 N/A Cash-Out | FICO < 720 -0.500 -0.500 -0.500 -0.625 -0.875 N/A -1.500 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 N/A NW Condo -0.750 -0.750 -0.750 -0.750 -0.750 -1.000 Loan Amt <\$150K -0.750 -0.875 -1.000 -1.250 -1.250 -1.250 -1.500 Loan Amt <\$250K 0.000 0.000 0.000 0.000 -0.125 -0.125 -0.375 Loan Amt > \$1.5M 0.000 -0.125 -0.250 N/A 0.000 0.000 -0.250 -0.500 Loan Amt > \$2.0M -0.375 -0.250 -0.250 -0.500 N/A N/A No Prepay -2.250 -2.250 -2.250 -2.250 -2.250 -2.250 -2.250 0.625 0.625 0.625 0.625 5 Yr Prepay 0.625 0.625 0.625 0.375 0 375 0 375 0.375 0.375 0 375 4 Yr Prepay 0.375 3 Yr Prepay 0.000 0.000 0.000 0.000 0.000 0.000 0.000 -0.500 2 Yr Prepay -0.500 -0.500 -0.500 -0.500 -0.500 -0.500 1 Yr Prepay -1.000 -1.000 -1.000 -1.000 -1.000 -1.000 -1.000 DSCR < 1.00x -1.000 -1.125 -1.250 -1.500 -2.000 N/A N/A DSCR 1.15 - 1.24 0.250 0.250 0.250 0.250 0.250 0.250 0.250 DSCR ≥ 1.25x 0.500 0.500 0.500 0.500 0.500 0.500 0.500

Price Adjustments									
Residential NQM LLPAs									
Full Doc									
FICOxLTV	55	60	65	70	75	80	85	90	
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625	
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750	
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250	
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A	
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A	
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A	
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A	
FICOxLTV				70	75	80	85	90	
780	55 0.625	60 0.500	65 0.500	0.375	0.250	0.000	-1.500	-4.875	
760	0.500	0.375	0.300	0.375	0.250	-0.125	-1.625	-5.000	
740	0.375	0.250	0.373	0.250	0.000	-0.123	-2.125	-5.500	
720	0.375	0.250	0.250	0.000	-0.250	-1.000	-3.250	N/A	
700	0.375	0.250	0.000	-0.375	-0.750	-2.000	-4.250	N/A	
680	-0.250	-0.375	-0.750	-1.375	-2.125	-3.000	-6.500	N/A	
660	-1.375	-1.500	-1.875	-2.625	-3.500	-5.125	N/A	N/A	
			ntial NQN				,	,, .	
LTV	55	60	65	70	75	80	85	90	
1/0	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A	
Cash-Out   FICO ≥ 720	-0.375	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A	
Cash-Out   FICO < 720	-0.750	-0.750	-0.750	-1.000	-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	-1.000	N/A	N/A	
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A	
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A	
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A	
Loan Amt <\$150K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Loan Amt > \$2.0M	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A	
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A	
ITIN Asset Utilization	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A	
Asset Utilization	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750	
1 Yr P&L * 1099 *	-0.750 -0.500	-0.750 -0.500	-0.750 -0.500	-0.750 -0.500	-0.750 -0.500	-0.750 -0.500	N/A -0.750	N/A -0.750	
1033					-0.300	20.300	-0.730	-0.730	
Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay									
FICOxLTV	50	55	60	65	70	75	80		
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875		
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250		
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625		
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375		
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250		
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A		
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A		
FN	-1.000	-1.250	-1.750	-2.250	N/A	N/A	N/A		

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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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 ame 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
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lo Ratio IC - Debt Consolidatio repayment Penalty  nvestment Highlights Decupancy roperty Types oan Program  SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Non-QM UW Fee \$1,395 United Fidelity Funding 1300 NW Briarcliff Prky, Ste 275 Kansas City, MO 64150 www.uffwholesale.com

Lock Expirations		Lock Extensions	
30 Days	6/26/2025	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	110.888	110.263	109.513
9.875	110.638	110.013	109.263
9.750	110.388	109.763	109.013
9.625	110.138	109.513	108.763
9.500	109.888	109.263	108.513
9.375	109.638	109.013	108.263
9.250	109.388	108.763	108.013
9.125	109.138	108.513	107.763
9.000	108.888	108.263	107.513
8.875	108.638	108.013	107.263
8.750	108.388	107.763	107.013
8.625	108.138	107.513	106.763
8.500	107.888	107.263	106.513
8.375	107.638	107.013	106.263
8.250	107.388	106.763	106.013
8.125	106.994	106.369	105.619
8.000	106.600	105.975	105.225
7.875	106.206	105.581	104.831
7.750	105.799	105.174	104.424
7.625	105.379	104.754	104.004
7.500	104.946	104.321	103.571
7.375	104.500	103.875	103.125
7.250	104.040	103.415	102.665
7.125	103.566	102.941	102.191
7.000	103.079	102.454	101.704
6.875	102.578	101.953	101.203
6.750	102.063	101.474	100.724
6.625	101.536	101.012	100.262
6.500	100.995	100.539	99.789
6.375	100.441	100.055	99.305
6.250	99.875	99.559	98.809
6.125	99.296	99.053	98.303
6.000	98.705	98.536	97.786
5.875	98.101	97.976	97.226
5.750	97.485	97.360	96.610
5.625	96.857	96.732	95.982
5.500	96.217	96.092	95.342
5.375	95.564	95.439	94.689
5.250	94.902	94.777	94.027
5.125	94.229	94.104	93.354
5.000	93.547	93.422	92.672
1			

	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
B	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
	>= 780	-0.375	-0.375	-0.625	-0.875	
	760 - 779	-0.375	-0.375	-0.875	-1.250	
	740 - 759	-0.375	-0.375	-1.000	-1.625	
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	
	700 - 719	-0.375	-0.500	-1.625	-2.625	
	680 - 699	-0.375	-0.625	-2.000	-2.875	
	660 - 679	-0.375	-0.875	-2.750	-4.000	

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
		Investor	-1.125	-1.125	-1.625	-2.125	
	Loop Type II BAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	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,	ĺ
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,	l
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA	i



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

30 Days 6/26/2025

 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 5/27/2025 9:48

# **FIXED SECONDS**

RES	IDENTIAL	IN'	VESTOR
Rate	30 Day	Rate	30 Day
12.750	112.375	13.500	111.500
12.625	112.125	13.375	111.375
12.500	111.875	13.250	111.250
12.375	111.625	13.125	111.125
12.250	111.375	13.000	111.000
12.125	111.125	12.875	110.875
12.000	110.875	12.750	110.625
11.875	110.625	12.625	110.375
11.750	110.375	12.500	110.125
11.625	110.125	12.375	109.875
11.500	109.875	12.250	109.625
11.375	109.625	12.125	109.375
11.250	109.375	12.000	109.125
11.125	109.125	11.875	108.875
11.000	108.875	11.750	108.625
10.875	108.625	11.625	108.375
10.750	108.375	11.500	108.125
10.625	108.125	11.375	107.875
10.500	107.875	11.250	107.625
10.375	107.625	11.125	107.375
10.250	107.250	11.000	107.125
10.125	106.875	10.875	106.875
10.000	106.500	10.750	106.625
9.875	106.125	10.625	106.375
9.750	105.750	10.500	106.125
9.625	105.375	10.375	105.875
9.500	105.000	10.250	105.500
9.375	104.625	10.125	105.125
9.250	104.250	10.000	104.750
9.125	103.875	9.875	104.375
9.000	103.500	9.750	104.000
8.875	103.125	9.625	103.625
8.750	102.625	9.500	103.250
8.625	102.125	9.375	102.750
8.500	101.625	9.250	102.250
8.375	101.125	9.125	101.750
8.250	100.625	9.000	101.250
8.125	99.875	8.875	100.500
8.000	99.125	8.750	99.750
7.875	98.375	8.625	99.000
7.750	97.625	]	

				RESI	DENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	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)
١.,	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)
爿	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)		
	≥ 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)
(12 (	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
핕	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
m	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
_	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)
Ĭ	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
A	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ΙÓΑ	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
百	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)			
8	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)			
L	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 Extensions			
30 Days	6/26/2025	2 days	0.100		
		7 days	0.250		
		15 days	0.375		
		30 days	0.635		

Effective: 5/27/2025 9:48

# FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

State Pricing Adjustments				
3.5% DPA SC - Loan Amount <\$100,000		-1.500		
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000			
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500			
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500			
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250			
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125			
5% DPA SC & AK Loan Amount <\$70,0000	-3.000			

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11
1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
	Inside Sales: (816) 457-6300	116, 112, 111, 10, 110, 111, 111, 111, 111,



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

	Lock Expirations	Lock Extensions	
15 Days	6/11/2025	2 days	0.100
30 Days	6/26/2025	7 days	0.250
45 Days	7/11/2025	15 days	0.375
		30 days	0.625

Effective: 5/27/2025 9:48

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	0.480 > \$900K	





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

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 9:20am F:00nm CST

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