

9/30/2025 10:23

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	10/15/2025	2 days	0.100
30 Days	10/30/2025	7 days	0.250
15 Days 30 Days 45 Days	11/14/2025	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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CU	IN V	ΈΝ		Ol	N	Αl	

CON	IVENTION	AL 30/25Y	'R FIXED	CC	ONVENTION	NAL 20 YF	FIXED	CC	NVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 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
5.750	99.750	99.730	99.667	5.250	99.888	99.801	99.700	5.000	99.596	99.547	99.508	5.125	99.554	99.538	99.421
5.875	100.386	100.327	100.218	5.375	100.401	100.313	100.213	5.125	99.903	99.851	99.815	5.250	99.999	99.983	99.866
6.000	100.925	100.866	100.757	5.500	100.156	100.062	99.970	5.250	100.356	100.339	100.223	5.375	100.425	100.409	100.292
6.125	101.418	101.359	101.300	5.625	100.668	100.573	100.481	5.375	100.893	100.877	100.760	5.500	100.671	100.655	100.538
6.250	101.296	101.238	101.178	5.750	101.149	101.055	100.962	5.500	101.144	101.128	101.011	5.625	100.883	100.867	100.750
6.375	101.757	101.698	101.639	5.875	101.600	101.506	101.414	5.625	101.355	101.339	101.223	5.750	101.046	101.030	100.913
6.500	102.221	102.163	102.104	6.000	101.156	101.106	100.944	5.750	101.402	101.386	101.270	5.875	101.444	101.428	101.312
6.625	102.650	102.591	102.532	6.125	101.555	101.453	101.361	5.875	101.913	101.897	101.780	6.000	101.645	101.629	101.512
6.750	102.501	102.451	102.400	6.250	101.978	101.876	101.784	6.000	102.118	102.102	101.985	6.125	101.830	101.814	101.698
6.875	102.955	102.905	102.854	6.375	102.354	102.253	102.160	6.125	102.358	102.342	102.225	6.250	102.210	102.194	102.077
				11								11			
CO	NV 30 YR I	FIXED HIG	H BAL	C	ONV 20 YR	FIXED HIG	SH BAL	CC	NV 15 YR	FIXED HIG	SH BAL	CO	NV 10 YR	FIXED HIG	H BAL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875	99.833	99.783	99.620	5.875	99.866	99.833	99.774	6.250	100.392	100.376	100.259	6.250	99.965	99.949	99.832
6.000	100.429	100.379	100.216	6.000	100.317	100.284	100.226	6.375	100.803	100.787	100.671	6.375	100.267	100.251	100.134
6.125	100.730	100.680	100.576	6.125	100.727	100.694	100.635	6.500	100.957	100.941	100.824	6.500	100.505	100.488	100.372
6.250	100.928	100.870	100.810	6.250	100.968	100.928	100.870	6.625	101.144	101.128	101.011	6.625	100.708	100.692	100.575
6.375	101.314	101.264	101.189	6.375	101.347	101.307	101.248	6.750	100.956	100.928	100.795	6.750	100.530	100.502	100.368
6.500	101.855	101.804	101.642	6.500	101.726	101.685	101.627	6.875	101.342	101.314	101.181	6.875	100.808	100.780	100.646
6.625	102.023	101.973	101.901	6.625	102.059	102.019	101.960	7.000	101.448	101.420	101.286	7.000	100.965	100.937	100.803
6.750	101.569	101.527	101.484	6.750	101.586	101.569	101.527	7.125	101.539	101.510	101.377	7.125	101.098	101.069	100.936
6.875	101.913	101.880	101.767	6.875	101.870	101.852	101.811	7.250	99.592	99.507	99.398	7.250	99.592	99.507	99.398
7.000	102.400	102.366	102.206	7.000	102.148	102.131	102.089								
				11								11			
	SOFR 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	.0/6 ARM	S		Misc Price	Adjustme	nts
		,				,				,	_	No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	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 D	ata		No Current	: Program D	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
				11								1			
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Em	ail: locks@		ge.com	AR, AZ. C.	A, CO, FL, GA		I. KS. KY. I A.
			wy, Suite 27			0am - 5:00p			ock Desk: (-		1N, MO, NC, I		
		nsas City, M			Lock O	nline Unitl 8	:00pm CST		side Sales:	•		' '		, VA, WA,WI	
		•	@ 2024	non dent	lity Funding Cor	NINAL C HOA	201								



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						Con	form	ning	LLPA	\S					
	Burok	nase Mon	ov Loons	LLDA	by Crodit			8			Refinance	Loans –	LLPA by	Credit Sco	ore/LTV
	Purci	iase won	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang with tern		r than 15	voare		Credit Score			LTV Rang	je or all loans	,
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Orean ocore	>0%	>30%	>60%	>70%	>75%
≥ = 780		0.000%							0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%				0.625%					760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739		0.000%								740 – 759 720 – 739	0.375% 0.375%	0.375%	1.000%	1.625% 2.000%	2.375% 2.750%
700 – 719		0.000%								700 – 719	0.375%	0.500%		2.625%	3.250%
680 – 699		0.000%							1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679		0.000%								660 – 679	0.375%	0.875%		4.000%	4.750%
640 - 659 ≤ 639		0.000% 0.125%								640 - 659 ≤ 639	0.375% 0.375%		3.125% 3.375%	4.625% 4.875%	5.125% 5.125%
									111 00 70	Additional L					
Auu	litional LL	.PAS Dy L	Oan Aun	nute App	nicable id	Pulcila	se money	LUdiis				Refinance	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A !!	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo		0.000%								Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment		1.125%						4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	tio		All LLPA			_	llowing lo	ans
					TV Rang							meReady			
Credit Score					with tern					Loans to first-tir					
≥ = 780	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95% 0.375%		ns meeting	<u> </u>		igh-cost are	:45
760 – 779	0.000%	0.000%			0.500%				0.625%	Loa	ins meeting	Duty to C	orve requ	iiciiiciiis	
740 – 759	0.000%	0.000%					1.125%		1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%		1.500%		1.250%						
700 – 719	0.000%	0.000%							1.625%						
680 – 699	0.000%	0.000%	0.875%						1.750%						
660 – 679	0.000%	0.125%	1.125%						1.70070						
640 - 659	0.000%		1.12070					12 125%	2 125%						
≤ 639		10250%	1 375%	2 125%	2 875%				2.125% 2.500%						
		0.250%	1.375%			3.375%	2.875%	2.500%	2.500%						
	0.000% 0.000% onal LLPA	0.375%	1.750%	2.500%	3.500%	3.375% 3.875%	2.875% 3.625%	2.500% 2.500%	2.500% 2.500%						
	0.000% onal LLPA	0.375% s by Loa	1.750% n Attribut	2.500% te Applica L	3.500% able to Li .TV Rang	3.375% 3.875% mited Ca e	2.875% 3.625% sh-out R	2.500% 2.500% efinances	2.500% 2.500%						
Additio	0.000% onal LLPA <u>>0%</u>	0.375% s by Loa >30%	1.750% n Attribut >60%	2.500% te Applica L >70%	3.500% able to Li .TV Rang >75%	3.375% 3.875% mited Ca e >80%	2.875% 3.625% sh-out R >85%	2.500% 2.500% efinance: >90%	2.500% 2.500% >95%						
Addition Loan Feature Adjustable-rate mortgage	0.000% pnal LLPA <u>>0%</u> 0.000%	0.375% s by Loa >30% 0.000%	1.750% n Attribut >60% 0.000%	2.500% te Applica L >70% 0.000%	3.500% able to Li .TV Rang >75% 0.000%	3.375% 3.875% mited Ca e >80% 0.000%	2.875% 3.625% sh-out R >85% 0.000%	2.500% 2.500% efinance: >90% 0.250%	2.500% 2.500% >95% 0.250%						
Addition Loan Feature Adjustable-rate mortgage Condo	0.000% pnal LLPA <u>>0%</u> 0.000%	0.375% s by Loa >30%	1.750% n Attribut >60% 0.000%	2.500% te Applica L >70% 0.000%	3.500% able to Li .TV Rang >75% 0.000%	3.375% 3.875% mited Ca e >80% 0.000%	2.875% 3.625% sh-out R >85% 0.000%	2.500% 2.500% efinance: >90%	2.500% 2.500% >95% 0.250%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% >0.000% >0.000% 0.000% 1.125%	0.375% s by Loa >30% 0.000% 0.000% 1.125%	1.750% n Attribut >60% 0.000% 0.125% 1.625%	2.500% te Applica >70% 0.000% 0.125% 2.125%	3.500% able to Li .TV Rang	3.375% 3.875% mited Ca e >80% 0.000% 0.750% 4.125%	2.875% 3.625% sh-out R >85% 0.000% 0.750% 4.125%	2.500% 2.500% efinance >90% 0.250% 0.750% 4.125%	2.500% 2.500% >95% 0.250% 0.750% 4.125%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home	0.000% >0.000% >0.000% 0.000% 1.125%	0.375% s by Loa >30% 0.000% 0.000%	1.750% n Attribut >60% 0.000% 0.125% 1.625%	2.500% te Applica >70% 0.000% 0.125% 2.125%	3.500% able to Li .TV Rang	3.375% 3.875% mited Care >80% 0.000% 0.750% 4.125%	2.875% 3.625% sh-out R >85% 0.000% 0.750% 4.125%	2.500% 2.500% efinance: >90% 0.250% 0.750%	2.500% 2.500% >95% 0.250% 0.750% 4.125%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home	0.000% >0.000% >0.000% 0.000% 1.125%	0.375% s by Loa >30% 0.000% 0.000% 1.125%	1.750% n Attribut >60% 0.000% 0.125% 1.625%	2.500% te Applica L >70% 0.000% 0.125% 2.125%	3.500% able to Li .TV Rang	3.375% 3.875% mited Ca e >80% 0.000% 0.750% 4.125%	2.875% 3.625% sh-out R >85% 0.000% 0.750% 4.125%	2.500% 2.500% efinance: >90% 0.250% 0.750% 4.125%	2.500% 2.500% >95% 0.250% 0.750% 4.125%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property	0.000% nal LLPA >0% 0.000% 0.000% 1.125%	0.375% s by Loa >30% 0.000% 0.000% 1.125% 0.500%	1.750% n Attribut >60% 0.000% 0.125% 1.625% 0.500%	2.500% te Applicate >70% 0.000% 0.125% 2.125% 0.500%	3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375% 0.500%	3.375% 3.875% mited Ca e >80% 0.000% 0.750% 4.125% 0.500%	2.875% 3.625% sh-out R >85% 0.000% 0.750% 4.125% 0.500%	2.500% 2.500% efinance: >90% 0.250% 0.750% 4.125%	2.500% 2.500% >95% 0.250% 0.750% 4.125% 0.500%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate	0.000% pnal LLPA >0% 0.000% 0.000% 1.125% 1.125% 0.500%	0.375% s by Loa >30% 0.000% 0.000% 1.125% 0.500%	1.750% n Attribut >60% 0.000% 0.125% 1.625% 1.625% 0.500%	2.500% te Applicate >70% 0.000% 0.125% 2.125% 0.500%	3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375% 0.500%	3.375% 3.875% mited Ca e >80% 0.000% 0.750% 4.125% 0.500%	2.875% 3.625% sh-out R >85% 0.000% 0.750% 4.125% 0.500%	2.500% 2.500% efinances >90% 0.250% 0.750% 4.125% 0.500% 0.625%	2.500% 2.500% >95% 0.250% 0.750% 4.125% 0.500%						
Addition Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit property High-balance	0.000% >0% 0.000% 0.000% 1.125% 1.125% 0.500% 0.000%	0.375% s by Loa >30% 0.000% 0.000% 1.125% 1.125% 0.500% 0.000%	1.750% n Attribut >60% 0.000% 0.125% 1.625% 1.625% 0.500%	2.500% te Application	3.500% able to Li TV Rang >75% 0.000% 0.750% 3.375% 0.500% 0.625% 1.000%	3.375% 3.875% mited Ca e	2.875% 3.625% sh-out R >85% 0.000% 0.750% 4.125% 0.500% 0.625% 1.000%	2.500% 2.500% efinances >90% 0.250% 0.750% 4.125% 0.500% 0.625%	2.500% 2.500% 995% 0.250% 0.750% 4.125% 0.500% 0.625%						



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Effective	e: 9	9/30/2025 1	0:23						WV	W.UFFEAG	ILE.COM				
			GOV	ERN	MEN	T FH	A an	d US	SDA				FHA #26	557000	006
		YR Fixed			FHA 15	YR Fixed			FHA.	5/1 ARM			FHA - Price	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
5.250	99.524	99.463	99.353	5.250	100.629	100.613	100.496	5.375	99.624	99.561	99.399	FICO 740			0.000
5.375	99.935	99.874	99.764	5.375	100.040	100.024	99.908	5.500	99.615	99.552	99.390	FICO 680			0.125
5.500	100.456	100.396	100.285	5.500	100.581	100.565	100.448	5.625	99.605	99.542	99.380	FICO 660			0.250
5.625	100.976	100.916	100.806	5.625	101.113	101.097	100.980	5.750	100.203	100.140	99.978	FICO 640			0.500
5.750	101.317	101.279	101.191	5.750	101.638	101.622	101.505	5.875	100.192	100.129	99.967	FICO 620	- 639		1.500
5.875	101.297	101.259	101.171	5.875	101.212	101.196	101.112	6.000	100.180	100.117	99.955				
6.000	101.835	101.797	101.710	6.000	101.732	101.716	101.600	6.125	100.166	100.103	99.941	Non-Owr			0.500
6.125	102.309	102.271	102.183	6.125	102.242	102.226	102.109	6.250	100.152	100.089	99.927		ount \$50K < \$1		0.500
6.250	102.405	102.367	102.279	6.250	102.745	102.729	102.613					1	OK (exception		1.500
6.375	102.354	102.346	102.289	6.375	102.089	102.061	101.927	-					reamline Loan		0.250
	LIA 20 VD	Civad Hid	a Pal	-	LIA 1E VD	Civad Hig	h Dal	DI	JRAL HOUS	INC 20 V	P Fixed	All FHA K	LISDA Drie		0.125
Rate	HA 30 YR 15-Day	30-Day	45-Day	Rate	HA 15 YR 15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO . 7	USDA - Pric	e Aujustiii	_
6.250	101.792	101.754	101.667	6.250	98.627	98.592	98.546	6.000	101.608	101.566	101.416	FICO >=7 FICO 740			0.000
6.375	101.752	101.754	101.596	6.375	98.823	98.787	98.741	6.125	102.155	102.112	101.410	FICO 700			0.125
6.500	102.147	102.140	102.082	6.500	99.000	98.964	98.918	6.250	102.133	102.112	102.441				
6.625	102.147	102.140	102.082	6.625	99.000	99.156	99.110	6.375	102.633	102.591	102.441	FICO 680 FICO 660			0.250
6.750	102.350	102.363	102.331	6.750	99.349	99.313	99.267	6.500	102.339	102.313	102.179	FICO 640			0.875
6.875	102.267	102.232	102.237	6.875	99.473	99.437	99.391	6.625	102.339	102.313	102.179	FICO 620			1.500
7.000	102.351	102.336	102.321	7.000	99.587	99.551	99.505	6.750	103.342	103.316	103.182	CA Prope			0.150
7.125	102.331	102.336	102.321	7.125	99.691	99.655	99.609	6.875	103.342	103.510	103.182	11	50K (exception)	1.500
7.250	102.473	102.447	102.313	7.250	99.592	99.507	99.398	7.000	103.183	103.157	103.023		finance Loans	,	0.125
7.375	100.656	100.604	100.437	11,.230	JJ.JJ2	33.307	55.550	7.125	103.710	103.684	103.550		. Adjustments	may annly	0.123
7.575	100.030	100.004	100.437	 				7.123	103.710	103.004	103.330	- Other St	Aujustinents	пау арргу	
				1		\overline{COV}	/EDN		NT V	/ A		11			
	VA 15	YR Fixed				YR Fixed	CUI	IIVIE		ARM 1/1	/E		VA 20 VB	Fixed IRF	DDI.
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
5.000	101.732	101.716	101.600	5.500	100.456	100.396	100.285	5.750	100.203	100.140	99.978	5.500	100.456	100.396	100.285
6.125	102.242	102.226	102.109	5.625	100.976	100.916	100.806	5.875	100.192	100.129	99.967	5.625	100.976	100.916	100.806
6.250	102.745	102.729	102.613	5.750	101.317	101.279	101.191	6.000	100.180	100.117	99.955	5.750	101.317	101.279	101.191
6.375	102.089	102.061	101.927	5.875	101.297	101.259	101.171	6.125	100.166	100.103	99.941	5.875	101.297	101.259	101.171
6.500	102.594	102.566	102.432	6.000	101.835	101.797	101.710	6.250	100.152	100.089	99.927	6.000	101.835	101.797	101.710
6.625	103.091	103.063	102.929	6.125	102.309	102.271	102.183					6.125	102.309	102.271	102.183
6.750	103.581	103.553	103.419	6.250	102.405	102.367	102.279					6.250	102.405	102.367	102.279
				6.375	102.354	102.346	102.289					6.375	102.354	102.346	102.289
				6.500	102.800	102.792	102.735					6.500	102.800	102.792	102.735
				6.625	103.159	103.151	103.094					6.625	103.159	103.151	103.094
Rate	/A 15 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	VA 30 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	VA 5/3 15-Day	1 ARM HE 30-Dav	45-Day	Rate	/A 30 YR F 15-Day	ixed IRRR 30-Day	45-Day
5.750	100.941	100.933	100.876	6.250	101.792	101.754	101.667	6.125	100.166	100.103	99.941	6.250	101.792	101.754	101.667
5.875	101.177	101.170	101.112	6.375	101.752	101.654	101.596	6.250	100.150	100.103	99.927	6.375	101.752	101.654	101.507
6.000	101.517	101.510	101.452	6.500	102.147	102.140	102.082		_00.102	_55.565	/	6.500	102.147	102.140	102.082
5.125	101.835	101.828	101.770	6.625	102.147	102.389	102.331	П				6.625	102.396	102.389	102.331
5.250	101.466	101.323	101.770	6.750	102.350	102.252	102.237	П				6.750	102.267	102.252	102.331
5.375	101.386	101.227	101.068	6.875	101.981	101.965	101.950	П				6.875	101.981	101.965	101.950
6.500	101.836	101.677	101.518	7.000	102.351	102.336	102.321	П				7.000	102.351	102.336	102.321
6.625	102.010	101.851	101.692	7.125	102.771	102.756	102.741	П				7.125	102.771	102.756	102.741
6.750	99.306	99.278	99.144	7.250	102.771	102.730	102.741	П				7.250	102.771	102.447	102.741
-				7.375	100.656	100.604	100.437					7.375	100.656	100.604	100.437
FICO>=740	0		0.000	Adjustmen VA Loans	ts		0.250	1							
FICO 680 -			0.125	Non-Own	er		0.500								4000
FICO 660 -	- 679		0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	RVING	THOS	SE TH	AT SE	HVE
FICO 640 -	- 659		2.000	Loan < \$5	OK (exception	only)	1.500				VA	& VA	IRRE	LS	
FICO 620 -	639		3.000												
													U.S. S.	197	
		ss Payee		TIN 4.4	Lo	ck Desk H	lours	F		tact Us	70.00m	AD		ed States	
			Corp ISAOA A kwy, Suite 27		8:3	0am - 5:00p	m CST	1	iail: locks@ Lock Desk: (_		A, CO, FL, GA MN, MO, NC, I		
		nsas City, M		_	Lock O	nline Unitl 8	:00pm CST	1	rside Sales:			IVIL, IVII, IV		, VA, WA,W	
	Kai	City, 1VI	@ 2021	national English	F din 0	- NA416 424	201		Desfersion !	(010) 437		1	30, 114, 17	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	



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
 10/30/2025
 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***

FUN	DING CORP			
Effective:	9/30/2025 10:	23		
			NON-QM:	
Residenti	al 30 Yr Fixed		DSCR	Г
11.500	110.637	11.500	112.375	
11.375	110.387	11.375	112.125	
11.250	110.137	11.250	111.875	
11.125	109.887	11.125	111.625	
11.000	109.637	11.000	111.375	
10.875	109.387	10.875	111.125	
10.750	109.137	10.750	110.875	
10.625	108.887	10.625	110.625	
10.500	108.637	10.500	110.375	
10.375	108.387	10.375	110.125	
10.250	108.137	10.250	109.875	
10.125	107.887	10.125	109.625	
10.000	107.637	10.000	109.375	
9.875	107.387	9.875	109.125	
9.750	107.137	9.750	108.875	
9.625	106.887	9.625	108.625	
9.500	106.637	9.500	108.375	
9.375	106.387	9.375	108.125	
9.250	106.137	9.250	107.875	
9.125	105.887	9.125	107.625	
9.000	105.637	9.000	107.375	
8.875	105.387	8.875	107.125	
8.750	105.137	8.750	106.875	
8.625	104.887	8.625	106.625	
8.500	104.637	8.500	106.375	
8.375	104.387	8.375	106.125	
8.250	104.137	8.250	105.875	
8.125	103.887	8.125	105.594	
8.000	103.637	8.000	105.281	
7.875	103.355	7.875	104.969	
7.750	103.074	7.750	104.656	
7.625	102.762	7.625	104.344	
7.500	102.449	7.500	103.969	
7.375	102.074	7.375	103.594	
7.250	101.699	7.250	103.156	
7.125	101.324	7.125	102.719	
7.000	100.949	7.000	102.219	
6.875	100.512	6.875	101.719	
6.750	100.074	6.750	101.156	
6.625	99.637	6.625	100.594	
6.500	99.199	6.500	99.969	
6.375	98.699	6.375	99.344	
6.250	98.199	6.250	98.656	
6.125	97.637	6.125	97.969	
6.000	97.074	6.000	97.281	
5.875	96.449	5.875	96.531	

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

5.750

5.625

5.500

95.781

95.031

94.281

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

95.824

95.137

94.449

5.750

5.625

5.500

PLUS	(Tighter credit b	ox, k	pest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 60	CO O4 CF	ce od eo	=0.04 ==	== 04 00	00.04.05	OF 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	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm >\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.125	-0.250	-0.250	-0.500 -0.625	-0.625		-
		-0.250	-0.125	-0.230	-0.625	-0.300	-0.023		-	
	>\$3.0mm, <=\$3.5mm	-0.230	-0.230	-0.500	-0.623	-				-
	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	-
	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
Full Dos	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	0.000	
	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		
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
 10/30/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed			Investor 30YR Fixed	
Rate	30 Day		Rate	30 Day	
6.375%	97.900		6.375%	99.250	
6.500%	99.000		6.500%	100.200	
6.625%	99.700		6.625%	100.700	
6.750%	100.300		6.750%	101.200	
6.875%	100.800		6.875%	101.675	
6.990%	101.230		6.990%	102.125	
7.125%	101.630		7.125%	102.625	
7.250%	102.005		7.250%	103.050	
7.375%	102.405		7.375%	103.500	
7.500%	102.730		7.500%	103.902	
7.625%	102.980		7.625%	104.277	
7.750%	103.230		7.750%	104.652	
7.875%	103.480		7.875%	105.027	
7.990%	103.730		7.990%	105.387	
8.125%	103.980		8.125%	105.737	
8.250%	104.230		8.250%	106.077	
8.375%	104.480		8.375%	106.377	
8.500%	104.730		8.500%	106.677	
8.625%	104.980		8.625%	106.959	
8.750%	105.230		8.750%	107.240	
8.875%	105.480		8.875%	107.521	
8.990%	105.730		8.990%	107.787	
9.125%	105.980		9.125%	108.052	
Max	Price (Owner Occ / 3Yr+ PPP)	101.500	Max Price (3Y	r PPP)	101.500
Max Price (2 Yr PPP) 101.0			Max Price (2Y	r PPP)	101.000
	Max Price (1 Yr PPP)	100.000	Max Price (1Y	r PPP)	100.500
	Max Price (No Prepay)	99.500	Max Price (No I	Prepay)	99.500

		Inve	stor NQN	l LLPAs			
			Othe	r			
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

			lan Adhard						
			ice Adjustm						
		Keside	ntial NQN Full Doo		S				
FICOxLTV	55	60	65	70	75	80	85	90	
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625	
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750	
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250	
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A	
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A	
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A	
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A	
		Bank St	atement ,	/ No Rat	io				
FICOxLTV	55	60	65	70	75	80	85	90	
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875	
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000	
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500	
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A	
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A	
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A	
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A	
Residential NQM LLPAs									
LTV	55	60	65	70	75	80	85	90	
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 -0.125	-0.625 -0.375	-1.250	N/A	N/A	N/A	
2nd Home 2-4 Unit	0.000	0.000	-0.125		-0.500	-0.750	N/A	N/A	
Z-4 Unit Condo	-0.250 -0.125	-0.250 -0.125	-0.250	-0.500 -0.250	-0.500 -0.250	-0.500 -0.250	N/A -0.500	N/A -0.500	
NW Condo	-0.123	-0.123	-0.123	-0.250	-0.250	-0.230	-0.300 N/A	N/A	
Investor	-0.750	-0.750	-0.750	-0.750	-0.730	-0.750	N/A	N/A	
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A	
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A	
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A	
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A	
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A	
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750	
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	
			IQM LLF x / 3 Yr Pr						
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, max LTV 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 Di Ratio C - Debt Consolidatio epayment Penalty	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
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) 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
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 am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (prepaid with Matrices for St Homes dos, Non Warra D	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (I) r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of ame ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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 sterest 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
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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	10/30/2025	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 Balance	Agency Jumbo	Agency Balance			
Rate	FIX 30	FIX 30	FIX 30			Credit Score / CLTV
0.000	111.667	111.042	110.292			>= 780
9.875	111.417	110.792	110.042			760 - 779
9.750	111.167	110.542	109.792			740 - 759
9.625	110.917	110.292	109.542		Purchase Money Loans	720 - 739
.500	110.667	110.042	109.292		LOdris	700 - 719
.375	110.417	109.792	109.042			680 - 699
.250	110.167	109.542	108.792			660 - 679
.125	109.917	109.292	108.542			>= 780
.000	109.667	109.042	108.292			760 - 779
.875	109.417	108.792	108.042			740 - 759
.750	109.167	108.542	107.792		Limited Cash-Out Refinance	720 - 739
.625	108.917	108.292	107.542		Retinance	700 - 719
.500	108.667	108.042	107.292			680 - 699
.375	108.417	107.792	107.042			660 - 679
.250	108.167	107.542	106.792			>= 780
.125	107.873	107.248	106.498			760 - 779
.000	107.579	106.954	106.204			740 - 759
.875	107.286	106.661	105.911		Cash-Out Refinance	720 - 739
750	106.974	106.349	105.599			700 - 719
625	106.644	106.019	105.269			680 - 699
500	106.296	105.671	104.921			660 - 679
.375	105.929	105.304	104.554	'		
250	105.543	104.918	104.168			Credit Score / CLT
125	105.135	104.510	103.760			Investor
.000	104.707	104.082	103.332			Second Home
.875	104.258	103.633	102.883		Loan Type LLPAs	DTI Ratio > 40%
.750	103.789	103.164	102.414	Purchase Money		
625	103.299	102.674	101.924	Loans & Limited	Agency Jumbo	High Balance Fixed - I
.500	102.788	102.163	101.413	Cash-Out Refinance		
375	102.257	101.644	100.894			2 - 4 Unit Propert
250	101.708	101.163	100.413		Property LLPAs	Condo / Coop
.125	101.141	100.667	99.917			Manufactured Hom
.000	100.556	100.156	99.406			Investor
.875	99.954	99.628	98.878			Second Home
.750	99.336	99.087	98.337		Loan Type LLPAs	DTI Ratio > 40%
.625	98.702	98.533	97.783			
.500	98.053	97.928	97.178	Cash-Out Refinance	Agency Jumbo	High Balance Fixed - F
.375	97.388	97.263	96.513		Balances*	
.250	96.708	96.583	95.833			2 - 4 Unit Property
.125	96.013	95.888	95.138		Property LLPAs	Condo / Coop
.000	95.304	95.179	94.429			Manufactured Hom
			5			

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
D	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Loans	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
Keimanee	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	LOAN Type LLPAS	DTI Ratio > 40%	0.000	0.000	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	0.000	0.000
Cash-Out Refinance	Balances*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	LUAII TYPE LLFAS	DTI Ratio > 40%	0.000	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	0.000		
	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	-0.500	-0.500	-0.500	-0.500	-0.500		

Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
Financing	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-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
 Lock Extensions

 30 Days
 10/30/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 9/30/2025 10:23

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR		
Rate	30 Day	Rate	30 Day		
12.500	111.375	13.375	111.250		
12.375	111.250	13.250	111.125		
12.250	111.125	13.125	111.000		
12.125	111.000	13.000	110.875		
12.000	110.875	12.875	110.750		
11.875	110.750	12.750	110.625		
11.750	110.625	12.625	110.500		
11.625	110.500	12.500	110.375		
11.500	110.375	12.375	110.250		
11.375	110.250	12.250	110.125		
11.250	110.125	12.125	110.000		
11.125	110.000	12.000	109.875		
11.000	109.875	11.875	109.750		
10.875	109.625	11.750	109.625		
10.750	109.375	11.625	109.500		
10.625	109.125	11.500	109.375		
10.500	108.875	11.375	109.125		
10.375	108.625	11.250	108.875		
10.250	108.375	11.125	108.625		
10.125	108.125	11.000	108.375		
10.000	107.875	10.875	108.125		
9.875	107.625	10.750	107.875		
9.750	107.250	10.625	107.625		
9.625	106.875	10.500	107.375		
9.500	106.500	10.375	107.125		
9.375	106.125	10.250	106.875		
9.250	105.750	10.125	106.500		
9.125	105.375	10.000	106.125		
9.000	105.000	9.875	105.750		
8.875	104.625	9.750	105.375		
8.750	104.250	9.625	105.000		
8.625	103.750	9.500	104.625		
8.500	103.250	9.375	104.250		
8.375	102.750	9.250	103.750		
8.250	102.250	9.125	103.250		
8.125	101.750	9.000	102.750		
8.000	101.125	8.875	102.250		
7.875	100.500	8.750	101.625		
7.750	99.750	8.625	101.000		
7.625	99.000	8.500	100.250		
7.500	98.250				

				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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
<u>Š</u>	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FULL DOC	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)
붑	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)	
BANK STATEMENT	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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
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 2	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
붑	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)				
~	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)		
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
OAN AMOUNT	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
百	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)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	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 1300 NW Briarcliff Pkwy, Suite 275	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN,
Kansas City, MO 64150	Inside Sales: (816) 457-6300	MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA



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

 30 Days
 10/30/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 9/30/2025 10:23

FHA with DPA Seconds

30 Year Fixed						
Rate	15 Day	30 Day	45 Day			
7.750	99.432	99.343	98.968			
7.625	98.672	98.584	98.209			
7.500	98.570	98.481	98.106			
7.375	98.456	98.368	97.993			
7.250	98.334	98.246	97.871			
7.125	98.008	97.928	97.553			

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 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, 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	10/15/2025	2 days	0.100
30 Days	10/30/2025	7 days	0.250
45 Days	11/14/2025	15 days	0.375
		30 days	0.625

Effective: 9/30/2025 10:23

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 Fo	ees	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 \$100 1004D/442 Final Inspection \$100 2016 Operating Income Statement \$100 1073MC URAR Condo 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

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