

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	6/21/2025	2 days	0.100
30 Days	7/6/2025	7 days	0.250
30 Days 45 Days	7/21/2025	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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COV	IVENTION	AL 30/25Y	'R FIXED	CC	OITMANN	NAL 20 YF	FIXED	CC	ONVENTIO	NAL 15 YF	R FIXED	CC	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	98.486	98.655	98.576	6.000	99.760	99.651	99.565	5.750	100.158	100.063	99.997	5.875	100.160	100.131	99.989
6.250	99.040	99.155	99.076	6.125	100.261	100.152	100.066	5.875	100.596	100.567	100.426	6.000	100.422	100.393	100.251
6.375	99.598	99.659	99.569	6.250	100.732	100.623	100.537	6.000	100.860	100.831	100.689	6.125	100.660	100.631	100.490
6.500	100.140	100.164	100.074	6.375	101.166	101.056	100.971	6.125	101.098	101.069	100.928	6.250	101.027	100.998	100.848
6.625	100.641	100.634	100.544	6.500	100.721	100.607	100.529	6.250	101.371	101.329	101.210	6.375	101.442	101.412	101.263
6.750	101.014	101.115	101.025	6.625	101.157	101.044	100.965	6.375	101.878	101.848	101.699	6.500	101.678	101.649	101.499
6.875	101.537	101.584	101.493	6.750	101.560	101.447	101.369	6.500	102.118	102.089	101.940	6.625	101.906	101.876	101.727
7.000	101.999	102.021	101.930	6.875	101.936	101.822	101.744	6.625	102.330	102.301	102.151	6.750	102.176	102.147	101.997
7.125	102.434	102.364	102.293	7.000	102.349	102.254	102.192	6.750	102.509	102.480	102.330	6.875	102.582	102.553	102.403
7.250	102.805	102.736	102.666	7.125	102.785	102.691	102.628	6.875	103.020	102.991	102.841	7.000	102.790	102.760	102.611
CC	NV 30 YR			CC	NV 20 YR	FIXED HIG	SH BAL	CC	DNV 15 YR	FIXED HI			NV 10 YR	FIXED HIG	
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	99.779	99.718	99.647	6.500	99.839	99.779	99.717	6.250	99.167	99.138	98.988	6.250	98.764	98.734	98.585
6.625	100.258	100.196	100.126	6.625	100.319	100.258	100.196	6.375	99.603	99.573	99.424	6.375	99.096	99.067	98.918
6.750	100.811	100.749	100.682	6.750	100.864	100.811	100.749	6.500	99.802	99.773	99.623	6.500	99.367	99.337	99.188
6.875	101.238	101.175	101.109	6.875	101.291	101.238	101.175	6.625	99.970	99.941	99.791	6.625	99.609	99.580	99.430
7.000	101.675	101.612	101.546	7.000	101.727	101.675	101.612	6.750	100.007	99.978	99.828	6.750	99.602	99.573	99.424
7.125	102.036	101.973	101.907	7.125	102.088	102.036	101.973	6.875	100.436	100.406	100.257	6.875	99.929	99.899	99.750
7.250	102.383	102.321	102.254	7.250	102.436	102.383	102.321	7.000	100.595	100.566	100.416	7.000	100.161	100.132	99.982
7.375	102.524	102.462	102.395	7.375	102.577	102.524	102.462	7.125	100.726	100.696	100.547	7.125	100.373	100.343	100.194
7.500	102.759	102.697	102.630	7.500	102.812	102.759	102.697	7.250	98.469	98.355	98.238	7.250	98.469	98.355	98.238
7.625	102.939	102.877	102.810	7.625	102.992	102.939	102.877					<u> </u>			
						- /					_	<u> </u>			
	SOFR	5/6 ARMS			SOFR	7/6 ARMS			SOFR :	LO/6 ARM	S		Misc Price	Adjustme	_
													ınds (Non-CA)		0.250
													ınds (CA Only)		0.150
													er, LTV <= 75		2.125
													er, LTV 75.01-8	30	3.375
													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, L1			0.750
								[[FICO < 66			0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception of	only)	1.500
	ما	ss Payee	Clause			ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		ΤΙΜΔ				Fm	nail: locks@		ge.com	ΔR Δ7 C			1 KS KV IV
			kwy, Suite 27			0am - 5:00p			Lock Desk: (AR, AZ, CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, NC, NE, NH, NM, NV, OK, OH,			
		nsas City, M		-	Lock O	nline Unitl 8	:00pm CST	l	rside Sales:			'*'-, 'V'', 'V		, VA, WA,W	
	1101	,,						l		(010) 437		1	,,	, , , ,	



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15 Days	6/21/2025	2 days	0.100
15 Days 30 Days	7/6/2025	7 days	0.250
45 Days	7/21/2025	15 days	0.375
		30 days	0.625

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Effective:		6/6/2025 9:4	12							WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	۱S					
	Burok	acca Mon	ev Loans	LLDA	by Crodit						Refinance	e Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase Mon	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	ge for all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%
≥ = 780			0.000%						0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679 640 - 659			0.750% 1.125%							660 – 679 640 - 659	0.375% 0.375%		2.750% 3.125%	4.000% 4.625%	4.750% 5.125%
≤ 639			1.500%							≤ 639	0.375%		3.375%		5.125%
	litional LL									Additional L	LPAs by L				
7100	itional 22	7.0 5, 2	-our ruu				00 11.01.0	Louno				Refinanc			
Loan Feature	200/	. 000/	. 000/		TV Rang		. 050/	. 000/	. 0 = 0/	Loan Feature	. 20/		LTV Rang		. ==0/
Adjustable-rate	>0%	>30%	>60% 0.000%	> 70%	>75%	>80%	>85%	> 90%	> 95%	Condo	> 0% 0.000%	>30%	>60% 0.125%	> 70% 0.125%	> 75% 0.750%
Condo			0.000%							Investment	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 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%		0.875%				1.875%	1.875%						
	Limited	Cash-ou	t Refinan		.TV Rang		e/LIV Ra	itio		All LLPA			_	llowing lo	ans
Credit Score	_	Annlie	cable for				r than 15	voare		Loone to first tim		meReady		income <1	000/ 2522
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-tir median ir				igh-cost are	
≥ = 780	0.000%		0.000%						0.375%		ns meeting	<u> </u>			
760 – 779	0.000%	0.000%	_	_	0.875%		0.750%	_	0.625%			<u> </u>			
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%						
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	S						
Loan Feature	>0%	>30%	>60%	>70%	.TV Rang >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%		0.000%		0.000%	0.250%	0.250%						
mortgage Condo			0.125%					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	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						
ARM Subordinate	1.230 /6	1120070													



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Effectiv	e:	6/6/2025 9								VW.UFFEAG	SLE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	5557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	30		0.000
6.000	100.082	99.913	99.766	5.875	100.276	100.246	100.097	5.375	97.077	97.044	97.010	FICO 740			0.000
5.125	100.612	100.494	100.347	6.000	100.814	100.785	100.635	5.500	97.689	97.655	97.622	FICO 680			0.125
5.250	101.110	101.064	100.917	6.125	101.346	101.316	101.167	5.625	98.240	98.206	98.173	FICO 660			0.250
5.375	101.413	101.338	101.212	6.250	101.853	101.824	101.674	5.750	97.837	97.803	97.770	FICO 640			0.500
6.500	101.998	101.923	101.797	6.375	101.401	101.372	101.222	5.875	98.426	98.393	98.359	FICO 620	- 639		1.500
6.625	102.496 102.783	102.421 102.733	102.295 102.683	6.500 6.625	101.914 102.415	101.884 102.386	101.735 102.236	6.000 6.125	98.981 99.470	98.948 99.436	98.914 99.403				0.500
6.750 6.875	102.783	102.733	102.683	6.750	102.415	102.386	102.236	6.250	97.457	97.394	97.232	Non-Owr	er ount \$50K < \$1	001	0.500
7.000	102.890	103.321	102.750	10.730	102.506	102.675	102.725	0.230	57.437	57.354	37.232		OK (exception		1.500
7.125	103.774	103.724	103.674									11	reamline Loan		0.250
7.123	103.774	103.724	103.074	 				1					efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal	F	HA 15 YR	Fixed Hig	h Bal	RI	IRAL HOUS	SING 30 Y	'R Fixed	П	USDA - Pric		
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
6.250	100.554	100.507	100.360	6.250	97.578	97.549	97.399	6.250	101.160	101.114	100.967	FICO 740	- 779		0.000
6.375	100.721	100.645	100.520	6.375	97.527	97.446	97.366	6.375	101.020	100.941	100.763	FICO 700	- 739		0.125
6.500	101.346	101.270	101.145	6.500	97.766	97.685	97.604	6.500	101.610	101.532	101.354	FICO 680	- 699		0.250
6.625	101.733	101.658	101.533	6.625	98.140	98.111	97.961	6.625	102.132	102.053	101.875	FICO 660	- 679		0.375
6.750	101.810	101.732	101.554	6.750	98.633	98.604	98.454	6.750	102.635	102.557	102.379	FICO 640	- 659		0.875
6.875	101.584	101.534	101.483	6.875	98.255	98.207	98.142	6.875	102.199	102.152	102.005	FICO 620	- 639		1.500
7.000	102.058	102.008	101.958	7.000	98.416	98.368	98.302	7.000	102.751	102.704	102.557	CA Prope	rty		0.150
7.125	102.462	102.412	102.361	7.125	98.561	98.513	98.447	7.125	103.288	103.241	103.094	Loan <\$	50K (exception)	1.500
7.250	102.411	102.364	102.217	7.250	98.469	98.355	98.238	7.250	103.755	103.708	103.561	All RD Re	inance Loans		0.125
7.375	101.017	100.970	100.823	 				7.375	102.873	102.826	102.679	*Other St	. Adjustments	may apply	
												Ш			
						GO∖	/ERN	IME	$NT\ V$	/A					
		YR Fixed				YR Fixed				ARM 1/1	•			Fixed IRF	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.000	100.814	100.785	100.635	6.000	100.082	99.913	99.766	5.750	97.499	97.436	97.274	6.000	100.082	99.864	99.596
6.125 6.250	101.346 101.853	101.316 101.824	101.167 101.674	6.125 6.250	100.612 101.110	100.494 101.064	100.347 100.917	5.875 6.000	97.489 97.480	97.426 97.417	97.264 97.255	6.125	100.612 100.706	100.394 100.489	100.127 100.221
6.375	101.833	101.372	101.074	6.375	101.413	101.338	100.517	6.125	97.471	97.408	97.235	6.375	100.700	100.485	100.221
6.500	101.914	101.884	101.735	6.500	101.998	101.923	101.797	6.250	97.457	97.394	97.232	6.500	101.998	101.923	101.797
6.625	102.415	102.386	102.236	6.625	102.496	102.421	102.295	0.230	57.457	57.554	37.232	6.625	102.496	102.421	102.295
6.750	102.908	102.879	102.729	6.750	102.783	102.733	102.683					6.750	102.783	102.733	102.683
				6.875	102.896	102.846	102.796					6.875	102.896	102.846	102.796
				7.000	103.371	103.321	103.271					7.000	103.371	103.321	103.271
				7.125	103.774	103.724	103.674					7.125	103.774	103.724	103.674
	VA 1E VD E	*	n-I		/A 20 VD F	*	D-I		VA 5/	1 ADA411			/A 20 VB E		LUB
Rate	VA 15 YR F 15-Day	30-Day	45-Day	Rate	/A 30 YR F 15-Day	30-Day	45-Day	Rate	VA 5/ 15-Day	1 ARM HE 30-Day	45-Day	Rate	/A 30 YR F 15-Day	30-Day	L HB 45-Day
5.750	99.922	99.863	99.755	6.250	100.554	100.507	100.360	6.125	97.171	97.108	96.946	6.250	100.554	100.507	100.360
5.875	100.187	100.128	100.020	6.375	100.721	100.645	100.520	6.250	97.157	97.094	96.932	6.375	100.721	100.645	100.520
5.000	100.550	100.491	100.383	6.500	101.346	101.270	101.145					6.500	101.346	101.270	101.145
6.125	100.875	100.816	100.708	6.625	101.733	101.658	101.533	11				6.625	101.733	101.658	101.533
6.250	100.893	100.877	100.860	6.750	101.810	101.732	101.554					6.750	101.810	101.732	101.554
6.375	100.833	100.816	100.799	6.875	101.584	101.534	101.483					6.875	101.584	101.534	101.483
6.500	101.295	101.278	101.261	7.000	102.058	102.008	101.958					7.000	102.058	102.008	101.958
6.625	101.474	101.458	101.441	7.125	102.462	102.412	102.361					7.125	102.462	102.412	102.361
6.750	98.633	98.604	98.454	7.250	102.411	102.364	102.217					7.250	102.411	102.364	102.217
				7.375	101.017	100.970	100.823	ļ				7.375	101.017	100.970	100.823
			VA Price		ts										0,000
FICO>=74	-0		0.000	VA Loans			0.250				A STATE OF THE STA				
FICO 680			0.125	Non-Owne	er		0.500	=			DIVINO	THE	-		Die
FICO 660			0.250		unt \$50K < \$1		0.500			SE	RVING				HAE
FICO 640			2.000	Loan < \$50	OK (exception	only)	1.500				VA	& V	IRRE	ILS	
FICO 620	- 639		3.000												
	ما .	ss Payee	Clause			ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Fm	ail: locks@		ge.com	AR A7 C	A, CO, FL, GA		
			wy, Suite 27			0am - 5:00p			Lock Desk: (_	_		1N, MO, NC, I		
		nsas City, M			Lock O	nline Unitl 8	:UUpm CST	Ir	nside Sales:	(816) 457	-6300	1		, VA, WA,W	
					-							•			



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

 Lock Expirations
 Lock Extensions

 0 Days
 7/6/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.370

 30 days
 0.625

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

Effective:	6/6/2025 9:4	2	
			NON-QM:
Residenti	al 30 Yr Fixed		DSCR
11.500	109.517	11.500	110.586
11.375	109.267	11.375	110.320
11.250	109.017	11.250	110.055
11.125	108.767	11.125	109.789
11.000	108.517	11.000	109.524
10.875	108.267	10.875	109.258
10.750	108.017	10.750	108.992
10.625	107.767	10.625	108.727
10.500	107.517	10.500	108.461
10.375	107.267	10.375	108.195
10.250	107.017	10.250	107.930
10.125	106.767	10.125	107.664
10.000	106.517	10.000	107.399
9.875	106.267	9.875	107.133
9.750	106.017	9.750	106.867
9.625	105.767	9.625	106.602
9.500	105.517	9.500	106.336
9.375	105.267	9.375	106.070
9.250	105.017	9.250	105.805
9.125	104.767	9.125	105.539
9.000	104.517	9.000	105.274
8.875	104.267	8.875	104.992
8.750	104.017	8.750	104.711
8.625	103.767	8.625	104.430
8.500	103.517	8.500	104.149
8.375	103.267	8.375	103.867
8.250	103.017	8.250	103.586
8.125	102.735	8.125	103.304
8.000	102.454	8.000	103.023
7.875	102.142	7.875	102.711
7.750	101.829	7.750	102.398
7.625	101.454	7.625	102.023
7.500	101.079	7.500	101.648
7.375	100.704	7.375	101.273
7.250	100.329	7.250	100.836
7.125	99.954	7.125	100.398
7.000	99.579	7.000	99.898
6.875	99.142	6.875	99.398
6.750	98.704	6.750	98.836
6.625	98.204	6.625	98.273
6.500	97.704	6.500	97.711
6.375	97.142	6.375	97.086
6.250	96.579	6.250	96.398
6.125	95.954	6.125	95.711
6.000	95.329	6.000	95.023
5.875	94.642	5.875	94.273
5.750	93.954	5.750	93.523
5.625	93.267	5.625	92.773
5.500	92.580	5.500	92.023

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

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

PLUS	(Tighter credit k	OOX,	best	pric	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
Loan Size	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	
	>\$2.5mm, <=\$3.0mm >\$3.0mm, <=\$3.5mm	-0.250	-0.125 -0.250	-0.250 -0.500	-0.375 -0.625	-0.500	-0.625	-	-	
	>\$5.0mm, ₹ -\$5.5mm	-0.230	-0.230	-0.300	-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	0.325	0.325
	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
E-II D-	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	
	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 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								
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@ullillortgage.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
 7/6/2025
 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%	98.800						
6.875%	99.300						
6.990%	99.800						
7.125%	100.300						
7.250%	100.706						
7.375%	101.081						
7.500%	101.456						
7.625%	101.831						
7.750%	102.175						
7.875%	102.488						
7.990%	102.800						
8.125%	103.113						
8.250%	103.363						
8.375%	103.613						
8.500%	103.863						
8.625%	104.113						
8.750%	104.363						
8.875%	104.613						
8.990%	104.863						
9.125%	105.113						
9.250%	105.363						
9.375%	105.613						
9.500%	105.863						
Max Price	102.000						
Max Price (2 Yr PPP)							
Max Price (1 Yr PPP)							
Max Price (No Prepay	99.500						

		NON-QI
	Investor 30YR Fixe	d
Rate	30 Day	
6.750%	99.225	
6.875%	99.725	
6.990%	100.225	
7.125%	100.725	
7.250%	101.225	
7.375%	101.663	
7.500%	102.100	
7.625%	102.475	
7.750%	102.850	
7.875%	103.225	
7.990%	103.600	
8.125%	103.975	
8.250%	104.350	
8.375%	104.663	
8.500%	104.975	
8.625%	105.288	
8.750%	105.538	
8.875%	105.788	
8.990%	106.038	
9.125%	106.288	
9.250%	106.538	
9.375%	106.788	
9.500%	107.038	
Max Price		102.000
Max Price (2Yr PPP)	100.500
Max Price (1Yr PPP)	100.000
Max Price (No Prepay)	99.500

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

Price Adjustments										
Price Adjustments Residential NQM LLPAs										
Residential NQM LLPAs Full Doc										
FICOxLTV	55	60	65	70	75	80	85	90		
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625		
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750		
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250		
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A		
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A		
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A		
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A		
		Bank 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		
			ntial NQN	_						
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	-0.250	-0.300 N/A	-0.300 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		
Investor NQM LLPAs DSCR ≥ 1.00x / 3 Yr Prepay										
FICOxLTV	50	55	60	65	70	75	80			
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875			
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250			
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750			
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500			
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250			
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A			
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A			
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A			

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ì	Overlays	Limit
Max Louit Amount	IVIQX DTI	110301703	740	90.00%	80.00%	ł	Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%	1	2nd Home / Investor	80% LTV (Purch & R/T
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	75% LTV (Cash-Out)
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%	1	Non Warrantable Condos	80% LTV
\$2,000,000	0070	0	680	75.00%	65.00%	1	Residual Income	\$2,500.00
			720	75.00%	70.00%	1	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)
ψ1,300,000	O IVIOTIUIS	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 111011113	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	ICCALL DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTOPP II pro			omes and NO		alsal, wax LTV is reduced by 370	
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 -	40 Year F	ixea 10 Yr i/G)			
		Qualify over th	o fully am	ortized perio		<u> </u>		
. ,		Qualify over th			d - 360 Months		TV < 60: Cach-Out Proceeds may be used for	recense requirements
Qual Payment - I/O Max Cash Out		Max Cash-Out	= \$1,000,0	000; Cash-Ou	d - 360 Months t > \$500,000 re	equires 720+ FIG	TV ≤ 60; Cash-Out Proceeds may be used for irement & 12 Months of Total Payments in	
Max Cash Out lo Ratio		Max Cash-Out Eligible Assets	= \$1,000,0 must cove	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	OTI determination.
· · · · · · · · · · · · · · · · · · ·	on	Max Cash-Out Eligible Assets	= \$1,000,0 must cove payoff of	000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	OTI determination.
Max Cash Out lo Ratio IC - Debt Consolidatio	on	Max Cash-Out Eligible Assets Defined as the guidelines for f	= \$1,000,0 must cove payoff of further cla	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	OTI determination. Federal or State Tax Liens
lax Cash Out o Ratio C - Debt Consolidatio	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	= \$1,000,0 must cove payoff of further cla	000; Cash-Ouer 100% of the any Mortgagerity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG finimum 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	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	= \$1,000,0 must cove payoff of further cla sly; Standa fee structu	O00; Cash-Ourler 100% of the any Mortgagerity. ord = % of amoure; OR 3-yeanent 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 Minimum Reservaluding 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%, 19	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	on	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	= \$1,000,0 must cover payoff of further clar sly; Standa ee structural Prepayor Non Owr	coo; Cash-Ouer 100% of the any Mortgage rity. Indicate the second of the any Mortgage rity. Indicate the second of the second	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 Minimum Reservaluding 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%, 19	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	= \$1,000,0 must cove payoff of further cla sly; Standa fee structual Prepayor Non Own operties O	2000; Cash-Our er 100% of the any Mortgage rity. ard = % of ame ure; OR 3-yea ment Penalty ner Occupied	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 finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate 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%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy roperty Types	on S	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On see Operational Investment Pro SFR, PUD, Tow	= \$1,000,000 must cover payoff of further classify; Standa fee structual Prepayor Non Own Operties Onhome, 2	coo; Cash-Ouer 100% of the any Mortgage rity. ord = % of american Grant State of the angle of t	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 finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate 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%, 19	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	on S	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	= \$1,000,000 must cover payoff of further clauses structured al Prepayor Non Own operties Onhome, 2-d - 30 Year	coo; Cash-Ou er 100% of the any Mortgage rity. ard = % of am- ure; OR 3-yea nent Penalty ner 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 finimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate 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%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty evestment Highlights ccupancy roperty Types oan Program	on .	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 -	= \$1,000,1 must cove payoff of further cla ly; Standa fee structual Prepayr Non Own operties O nhome, 2 d - 30 Year F	2000; Cash-Our or 100% of the any Mortgage rity. Ind = % of amure; OR 3-yea ment Penalty or Occupied only 4 Units, Concurrence or Fixed to Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes dos, Non Warra	equires 720+ FII finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste cate 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%, 19 structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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Alax Cash Out Io Ratio Io - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR 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	= \$1,000,1 must cove payoff of further cla lly; Standa fee structual Prepayr Non Own opherties Ophermes 2 d - 30 Year F d Loans: (set Rents f termined	coo; Cash-Ouer 100% of the any Mortgage rity. If the second of the any Mortgage rity. If the second of the secon	d - 360 Months t > \$500,000 re t	equires 720+ FII finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste atte restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal.	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any tent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	OTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Of
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	on S	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	= \$1,000,must cove payoff of further cla lly; Standa ree structual Prepayor Non Own operties Onhome, 2 d - 30 Year F d Loans: (leet Rents f termined erties: Ma	coo; Cash-Ouer 100% of the any Mortgage rity. In a word of amure; OR 3-year anent Penalty the Cocupied only. 4 Units, Concernity of Fixed circle of the Cocupied only. For more 100 or 1 for form Average ax LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M e/Title Lien inc count 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 finimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste cate restrictions antable Condos sterest Only Loa ent. Use currer on Appraisal. o 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%, 19 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 5%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4%, 4	OTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Of
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lax Cash Out o Ratio C - Debt Consolidation repayment Penalty vestment Highlights ccupancy operty Types ban Program SCR Calculation ross Rents Defined inleased / Vacant House igible Payoffs rst Time Investors lax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	= \$1,000, must cove payoff of further claidly; Standaries structual Prepayr Non Own payoff of durther claidly; Standaries Structual Prepayr Non Own poerties Onhome, 2 d - 30 Year Fd Loans: Cet Rents ftermined erties: Maerties (2+ Lien, Progrowers with the claim of the claim of the control o	coo; Cash-Ouer 100% of the any Mortgagerity. In a word a word and a word a wor	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGURE 1720 FIGUR	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 19 structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 2% stru	OTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Of ceipt. erty. 6 stepdown fee structure; Of
Nax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Nestment Highlights Iocupancy roperty Types Doan Program SCR Calculation Iross Rents Defined Inleased / Vacant House Ingible Payoffs Irist Time Investors Max Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for fine as the guid	= \$1,000,1 must cove payoff of further claidly; Standaries structual Prepayr Non Own operties Onhome, 2 d - 30 Year Pd Loans: (et Rents ft termined erties: Macerties (2+ Lien, Progrowers wire to delay lity; Standaries structual Prepayr se	coo; Cash-Ouer 100% of the any Mortgagerity. In a word a word and a word a wor	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FIGURE 1720 FIGUR	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any tent): 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% store in the second of the	OTI determination. Federal or State Tax Liens stepdown fee structure epdown fee structure; Of ceipt. erty. stepdown fee structure; Of
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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	7/6/2025	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	110.846	110.221	109.471
9.875	110.596	109.971	109.221
9.750	110.346	109.721	108.971
9.625	110.096	109.471	108.721
9.500	109.846	109.221	108.471
9.375	109.596	108.971	108.221
9.250	109.346	108.721	107.971
9.125	109.096	108.471	107.721
9.000	108.846	108.221	107.471
8.875	108.596	107.971	107.221
8.750	108.346	107.721	106.971
8.625	108.096	107.471	106.721
8.500	107.846	107.221	106.471
8.375	107.596	106.971	106.221
8.250	107.346	106.721	105.971
8.125	106.953	106.328	105.578
8.000	106.559	105.934	105.184
7.875	106.165	105.540	104.790
7.750	105.758	105.133	104.383
7.625	105.338	104.713	103.963
7.500	104.905	104.280	103.530
7.375	104.459	103.834	103.084
7.250	103.998	103.373	102.623
7.125	103.522	102.897	102.147
7.000	103.032	102.407	101.657
6.875	102.527	101.902	101.152
6.750	102.008	101.426	100.676
6.625	101.477	100.961	100.211
6.500	100.931	100.484	99.734
6.375	100.373	99.995	99.245
6.250	99.801	99.495	98.745
6.125	99.217	98.983	98.233
6.000	98.619	98.461	97.711
5.875	98.009	97.884	97.134
5.750	97.387	97.262	96.512
5.625	96.753	96.628	95.878
5.500	96.106	95.981	95.231
5.375	95.448	95.323	94.573
5.250	94.779	94.654	93.904
5.125	94.100	93.975	93.225
5.000	93.411	93.286	92.536

•						
	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 Loans	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
Nemiance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
	>= 780	-0.375	-0.375	-0.625	-0.875	
	760 - 779	-0.375	-0.375	-0.875	-1.250	
	740 - 759	-0.375	-0.375	-1.000	-1.625	
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	
	700 - 719	-0.375	-0.500	-1.625	-2.625	
	680 - 699	-0.375	-0.625	-2.000	-2.875	
	660 - 679	-0.375	-0.875	-2.750	-4.000	

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



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

 Lock Expirations
 Lock Extensions

 30 Days
 7/6/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 6/6/2025 9:42

FIXED SECONDS

RES	IDENTIAL	INVESTOR		
Rate	30 Day	Rate	30 Day	
12.750	112.500	13.500	111.500	
12.625	112.250	13.375	111.375	
12.500	112.000	13.250	111.250	
12.375	111.750	13.125	111.125	
12.250	111.500	13.000	111.000	
12.125	111.250	12.875	110.875	
12.000	111.000	12.750	110.625	
11.875	110.750	12.625	110.375	
11.750	110.500	12.500	110.125	
11.625	110.250	12.375	109.875	
11.500	110.000	12.250	109.625	
11.375	109.750	12.125	109.375	
11.250	109.500	12.000	109.125	
11.125	109.250	11.875	108.875	
11.000	109.000	11.750	108.625	
10.875	108.750	11.625	108.375	
10.750	108.500	11.500	108.125	
10.625	108.250	11.375	107.875	
10.500	108.000	11.250	107.625	
10.375	107.750	11.125	107.375	
10.250	107.375	11.000	107.125	
10.125	107.000	10.875	106.875	
10.000	106.625	10.750	106.625	
9.875	106.250	10.625	106.375	
9.750	105.875	10.500	106.125	
9.625	105.500	10.375	105.875	
9.500	105.125	10.250	105.500	
9.375	104.750	10.125	105.125	
9.250	104.375	10.000	104.750	
9.125	104.000	9.875	104.375	
9.000	103.625	9.750	104.000	
8.875	103.250	9.625	103.625	
8.750	102.750	9.500	103.250	
8.625	102.250	9.375	102.750	
8.500	101.750	9.250	102.250	
8.375	101.250	9.125	101.750	
8.250	100.750	9.000	101.250	
8.125	100.000	8.875	100.500	
8.000	99.250	8.750	99.750	
7.875	98.500	8.625	99.000	
7.750	97.750			

				RESI	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
۱.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
FULL DOC	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
🗄	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u> </u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
[2]	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
BANK STATEMENT	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
<u>≅</u>	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
l¥.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
Ä	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
•	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Ļ	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
튭	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
 -	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
Ľ	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ີ	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD A7 CA CO EL CA ID IA II IN IKC IN IA A15 AN A10 AND
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	Wis, Ne, Ne, Ne, Ni, Ni, Ni, Oli, Oli, Oli, I A, Se, III, IX, VA, Wi, WA



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

 30 Days
 7/6/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 6/6/2025 9:42

FHA with DPA Seconds

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

Underwriting Fee \$1,095

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

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

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 35, 111, 77, 77, 77, 77,



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

	Lock Expirations	Lock Extensions	
15 Days	6/21/2025	2 days	0.100
30 Days	7/6/2025	7 days	0.250
45 Days	7/21/2025	15 days	0.375
		30 days	0.625

Effective: 6/6/2025 9:42

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

Administration and Appraisal Fees

Admin Fees		Admin Waiver Fee			
Conventional	\$1,395	\$50k - \$75K	1.650	> \$225K - \$250K	0.430
FHA	\$1,395	> \$75K - \$100K	1.100	> \$250K - \$300K	0.390
VA	\$1,395	>\$100K - \$125K	0.950	> \$300K - \$350K	0.330
RD	\$1,395	>\$125K - \$150K	0.750	> \$350K - \$417K	0.280
		> \$150K - \$175K	0.600	>\$417K - \$600K	0.220
Non-appraisal	\$895	>\$175K - \$200K	0.520	> \$600K - \$900K	0.170
(Streamlines, IRRRLS)		>\$200K - \$225K	0.480	> \$900K	0.000





Appraisal Cost Schedule 1004MC (FHA/USDA) \$475 1025 URAR for 2-4 Units \$475 1004MC (Conventional \$475 2075 Drive by \$200 \$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