



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

Lock Expirations		Lock Extensions	
15 Days	7/25/2025	2 days	0.100
30 Days	8/9/2025	7 days	0.250
45 Days	8/24/2025	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

Effective: 7/10/2025 10:08

CONVENTIONAL

CONVENTIONAL 30/25YR FIXED				CONVENTIONAL 20 YR FIXED				CONVENTIONAL 15 YR FIXED				CONVENTIONAL 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	99.743	99.715	99.684	6.000	100.134	100.043	99.972	5.750	100.759	100.700	100.663	5.875	100.696	100.666	100.501
6.250	99.958	99.917	99.869	6.125	100.626	100.535	100.464	5.875	101.135	101.105	101.024	6.000	100.948	100.917	100.752
6.375	100.534	100.491	100.445	6.250	101.085	100.995	100.924	6.000	101.391	101.361	101.196	6.125	101.233	101.203	101.038
6.500	101.066	101.023	100.977	6.375	101.513	101.422	101.351	6.125	101.668	101.638	101.488	6.250	101.394	101.364	101.177
6.625	101.562	101.520	101.474	6.500	101.229	101.131	101.053	6.250	101.950	101.889	101.843	6.375	101.786	101.756	101.569
6.750	101.684	101.634	101.581	6.625	101.655	101.557	101.479	6.375	102.247	102.195	102.140	6.500	102.029	101.999	101.812
6.875	102.181	102.131	102.078	6.750	102.049	101.951	101.873	6.500	102.459	102.429	102.241	6.625	102.296	102.266	102.079
7.000	102.633	102.583	102.530	6.875	102.418	102.320	102.242	6.625	102.732	102.702	102.515	6.750	102.440	102.409	102.222
7.125	103.001	102.952	102.898	7.000	102.935	102.842	102.785	6.750	102.857	102.791	102.746	6.875	102.828	102.798	102.611
7.250	103.165	103.202	103.110	7.125	103.357	103.265	103.208	6.875	103.267	103.237	103.050	7.000	103.023	102.992	102.805
CONV 30 YR FIXED HIGH BAL				CONV 20 YR FIXED HIGH BAL				CONV 15 YR FIXED HIGH BAL				CONV 10 YR FIXED HIGH 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
6.500	100.495	100.453	100.407	6.500	100.537	100.495	100.453	6.250	99.500	99.469	99.282	6.250	99.093	99.063	98.876
6.625	100.945	100.896	100.842	6.625	100.992	100.945	100.896	6.375	99.900	99.870	99.683	6.375	99.392	99.361	99.174
6.750	101.203	101.153	101.100	6.750	101.250	101.203	101.153	6.500	100.091	100.060	99.873	6.500	99.683	99.652	99.465
6.875	101.563	101.513	101.460	6.875	101.610	101.563	101.513	6.625	100.295	100.265	100.078	6.625	99.951	99.921	99.734
7.000	101.916	101.866	101.813	7.000	101.963	101.916	101.866	6.750	100.235	100.205	100.018	6.750	99.829	99.799	99.612
7.125	102.223	102.168	102.113	7.125	102.279	102.223	102.168	6.875	100.634	100.604	100.417	6.875	100.127	100.096	99.909
7.250	102.572	102.515	102.450	7.250	102.630	102.572	102.515	7.000	100.787	100.757	100.570	7.000	100.369	100.339	100.152
7.375	102.765	102.708	102.643	7.375	102.823	102.765	102.708	7.125	100.928	100.897	100.710	7.125	100.590	100.559	100.372
7.500	102.982	102.925	102.860	7.500	103.040	102.982	102.925	7.250	98.959	98.834	98.698	7.250	98.959	98.834	98.698
7.625	103.181	103.124	103.059	7.625	103.240	103.181	103.124								
SOFR 5/6 ARMS				SOFR 7/6 ARMS				SOFR 10/6 ARMS				Misc Price Adjustments			
No Current Program Data				No Current Program Data				No Current Program Data				No Impounds (Non-CA)		0.250	
												No Impounds (CA Only)		0.150	
												Non-Owner, LTV <= 75		2.125	
												Non-Owner, LTV 75.01-80		3.375	
												Non-Owner, LTV > 80		4.125	
												2-4 Unit		1.000	
												Condo, LTV > 75		0.750	
												FICO < 660		0.500	
												Loan Amt \$50K < \$100K		0.500	
												Loan < \$50K (exception only)		1.500	
Loss Payee Clause				Lock Desk Hours				Contact Us				Approved States			
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				Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300				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			

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		30 days	0.625

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GOVERNMENT FHA and USDA

FHA #2655700006

FHA 30 YR Fixed				FHA 15 YR Fixed				FHA 5/1 ARM				FHA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.000	100.634	100.592	100.443	5.875	100.618	100.587	100.480	5.375	97.563	97.500	97.338	FICO >=780	0.000
6.125	101.188	101.145	100.997	6.000	101.153	101.122	100.935	5.500	97.554	97.497	97.466	FICO 740 - 779	0.000
6.250	101.487	101.444	101.295	6.125	101.681	101.650	101.463	5.625	98.072	98.041	98.010	FICO 680 - 739	0.125
6.375	101.699	101.637	101.524	6.250	102.200	102.170	101.983	5.750	97.862	97.799	97.637	FICO 660 - 679	0.250
6.500	102.178	102.116	102.003	6.375	101.659	101.629	101.442	5.875	98.257	98.226	98.194	FICO 640 - 659	0.500
6.625	102.663	102.600	102.488	6.500	102.173	102.143	101.955	6.000	98.800	98.768	98.737	FICO 620 - 639	1.500
6.750	103.087	102.969	102.852	6.625	102.681	102.650	102.463	6.125	99.281	99.250	99.218	Non-Owner	0.500
6.875	103.003	102.886	102.769	6.750	103.181	103.151	102.963	6.250	97.821	97.758	97.596	Loan Amount \$50K < \$100K	0.500
7.000	103.516	103.399	103.282									Loan < \$50K (exception only)	1.500
7.125	103.865	103.748	103.631									All FHA Streamline Loans	0.250
												All FHA Refinance Loans	0.125
FHA 30 YR Fixed High Bal				FHA 15 YR Fixed High Bal				RURAL HOUSING 30 YR Fixed				USDA - Price Adjustments	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
6.250	100.929	100.887	100.738	6.250	97.925	97.895	97.708	6.250	101.767	101.724	101.575	FICO >=780	0.000
6.375	101.007	100.944	100.832	6.375	98.028	97.982	97.921	6.375	101.356	101.299	101.133	FICO 740 - 779	0.000
6.500	101.526	101.463	101.351	6.500	98.320	98.274	98.213	6.500	101.960	101.903	101.737	FICO 700 - 739	0.125
6.625	101.900	101.838	101.725	6.625	98.542	98.496	98.436	6.625	102.497	102.440	102.273	FICO 680 - 699	0.250
6.750	101.990	101.934	101.767	6.750	98.906	98.876	98.688	6.750	103.015	102.959	102.792	FICO 660 - 679	0.375
6.875	101.690	101.573	101.456	6.875	98.757	98.706	98.646	6.875	102.464	102.379	102.186	FICO 640 - 659	0.875
7.000	102.204	102.086	101.969	7.000	98.916	98.865	98.805	7.000	103.032	102.947	102.754	FICO 620 - 639	1.500
7.125	102.553	102.436	102.319	7.125	99.107	99.056	98.996	7.125	103.582	103.497	103.304	CA Property	0.150
7.250	102.491	102.406	102.213	7.250	98.959	98.834	98.698	7.250	104.036	103.951	103.758	Loan < \$50K (exception)	1.500
7.375	101.104	101.047	100.881					7.375	102.960	102.903	102.737	All RD Refinance Loans	0.125
												*Other St. Adjustments may apply	

GOVERNMENT VA

VA 15 YR Fixed				VA 30 YR Fixed				VA 5/1 ARM 1/1/5				VA 30 YR Fixed IRRRL			
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	101.153	101.122	100.935	6.000	100.634	100.592	100.443	5.750	97.862	97.799	97.637	6.000	100.632	100.429	100.176
6.125	101.681	101.650	101.463	6.125	101.188	101.145	100.997	5.875	97.853	97.790	97.628	6.125	101.114	100.911	100.658
6.250	102.200	102.170	101.983	6.250	101.487	101.444	101.295	6.000	97.843	97.780	97.618	6.250	101.305	101.102	100.849
6.375	101.659	101.629	101.442	6.375	101.699	101.637	101.524	6.125	97.832	97.769	97.607	6.375	101.699	101.637	101.524
6.500	102.173	102.143	101.955	6.500	102.178	102.116	102.003	6.250	97.821	97.758	97.596	6.500	102.178	102.116	102.003
6.625	102.681	102.650	102.463	6.625	102.663	102.600	102.488					6.625	102.663	102.600	102.488
6.750	103.181	103.151	102.963	6.750	103.087	102.969	102.852					6.750	103.087	102.969	102.852
				6.875	103.003	102.886	102.769					6.875	103.003	102.886	102.769
				7.000	103.516	103.399	103.282					7.000	103.516	103.399	103.282
				7.125	103.865	103.748	103.631					7.125	103.865	103.748	103.631
VA 15 YR Fixed High Bal				VA 30 YR Fixed High Bal				VA 5/1 ARM HB				VA 30 YR Fixed IRRRL HB			
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	100.326	100.310	100.245	6.250	100.929	100.887	100.738	6.125	97.532	97.469	97.307	6.250	100.929	100.887	100.738
5.875	100.561	100.545	100.480	6.375	101.007	100.944	100.832	6.250	97.521	97.458	97.296	6.375	101.007	100.944	100.832
6.000	100.899	100.883	100.818	6.500	101.526	101.463	101.351					6.500	101.526	101.463	101.351
6.125	101.197	101.181	101.115	6.625	101.900	101.838	101.725					6.625	101.900	101.838	101.725
6.250	101.184	101.169	101.153	6.750	101.990	101.934	101.767					6.750	101.990	101.934	101.767
6.375	101.105	101.089	101.074	6.875	101.690	101.573	101.456					6.875	101.690	101.573	101.456
6.500	101.540	101.524	101.509	7.000	102.204	102.086	101.969					7.000	102.204	102.086	101.969
6.625	101.705	101.689	101.674	7.125	102.553	102.436	102.319					7.125	102.553	102.436	102.319
6.750	98.906	98.876	98.688	7.250	102.491	102.406	102.213					7.250	102.491	102.406	102.213
				7.375	101.104	101.047	100.881					7.375	101.104	101.047	100.881

VA Price Adjustments

FICO >=740	0.000	VA Loans	0.250
FICO 680 - 739	0.125	Non-Owner	0.500
FICO 660 - 679	0.250	Loan Amount \$50K < \$100K	0.500
FICO 640 - 659	2.000	Loan < \$50K (exception only)	1.500
FICO 620 - 639	3.000		



Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
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Non-QM UW Fee
\$1,499

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		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 7/10/2025 10:08

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

NON-QM: A PLUS (Tighter credit box, best pricing)

Residential 30 Yr Fixed		DSCR	
11.500	109.867	11.500	111.286
11.375	109.617	11.375	111.020
11.250	109.367	11.250	110.755
11.125	109.117	11.125	110.489
11.000	108.867	11.000	110.224
10.875	108.617	10.875	109.958
10.750	108.367	10.750	109.692
10.625	108.117	10.625	109.427
10.500	107.867	10.500	109.161
10.375	107.617	10.375	108.895
10.250	107.367	10.250	108.630
10.125	107.117	10.125	108.364
10.000	106.867	10.000	108.099
9.875	106.617	9.875	107.833
9.750	106.367	9.750	107.567
9.625	106.117	9.625	107.302
9.500	105.867	9.500	107.036
9.375	105.617	9.375	106.770
9.250	105.367	9.250	106.505
9.125	105.117	9.125	106.239
9.000	104.867	9.000	105.974
8.875	104.617	8.875	105.692
8.750	104.367	8.750	105.411
8.625	104.117	8.625	105.130
8.500	103.867	8.500	104.849
8.375	103.617	8.375	104.567
8.250	103.367	8.250	104.286
8.125	103.085	8.125	104.004
8.000	102.804	8.000	103.723
7.875	102.492	7.875	103.411
7.750	102.179	7.750	103.098
7.625	101.804	7.625	102.723
7.500	101.429	7.500	102.348
7.375	101.054	7.375	101.973
7.250	100.679	7.250	101.536
7.125	100.304	7.125	101.098
7.000	99.929	7.000	100.598
6.875	99.492	6.875	100.098
6.750	99.054	6.750	99.536
6.625	98.554	6.625	98.973
6.500	98.054	6.500	98.411
6.375	97.492	6.375	97.786
6.250	96.929	6.250	97.098
6.125	96.304	6.125	96.411
6.000	95.679	6.000	95.723
5.875	94.992	5.875	94.973
5.750	94.304	5.750	94.223
5.625	93.617	5.625	93.473
5.500	92.930	5.500	92.723

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

	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	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780	>= 780
Full Doc	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	-
	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
Alt Doc	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	-
	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									
	>= 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
Loan Size	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
	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									
	>= 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	-
Loan Type LPAs	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									
	>= 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	-
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
Property LPAs	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									
	>= 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	-
	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	-	-
Full Doc LPAs	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	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	-
	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	-	-
Alt Doc LPAs	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	-
	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									

Salaried/Wage Earners		
Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
VVOE	FNMA Form 1005	Alt-Doc
Self Employed Borrowers		
Qualifying Income	Income Summary	Grid
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
DSCR	>= 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
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	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
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	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/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	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
	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo / Coop	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	Tier 2 States: Other*	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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150		Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
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Non-QM UW Fee	\$1,499
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1300 NW Briarcliff Prky, Ste 275
Kansas City, MO 64150
www.uffwholesale.com

30 Days	8/9/2025	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
6.625%	98.800		6.625%	98.650
6.750%	99.300		6.750%	99.400
6.875%	99.800		6.875%	100.100
6.990%	100.175		6.990%	100.725
7.125%	100.550		7.125%	101.125
7.250%	100.863		7.250%	101.500
7.375%	101.175		7.375%	101.850
7.500%	101.488		7.500%	102.200
7.625%	101.800		7.625%	102.550
7.750%	102.113		7.750%	102.900
7.875%	102.388		7.875%	103.250
7.990%	102.638		7.990%	103.600
8.125%	102.888		8.125%	103.913
8.250%	103.138		8.250%	104.225
8.375%	103.388		8.375%	104.538
8.500%	103.638		8.500%	104.850
8.625%	103.888		8.625%	105.100
8.750%	104.138		8.750%	105.350
8.875%	104.388		8.875%	105.600
8.990%	104.638		8.990%	105.850
9.125%	104.888		9.125%	106.100
9.250%	105.138		9.250%	106.350
9.375%	105.388		9.375%	106.600
Max Price (Owner Occ / 2Yr+ PPP)		102.000	Max Price (Owner Occ / 2Yr+	102.000
Max Price (1 Yr PPP)		100.500	Max Price (1Yr PPP)	100.500
Max Price (No Prepay)		99.500	Max Price (No Prepay)	99.500

Price Adjustments								
Residential NQM -- LLPAs								
Full Doc								
FICOLTV	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 Statement / No Ratio								
FICOLTV	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
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
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								
FICOLTV	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	

RESIDENTIAL PROGRAM ELIGIBILITY			Max LTV			
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	
\$1,500,000	50%	6 Months	740	90.00%	80.00%	
			680	85.00%	75.00%	
			660	80.00%	70.00%	
\$2,500,000	50%	9 Months	720	80.00%	75.00%	
			700	80.00%	70.00%	
			680	75.00%	65.00%	
\$3,000,000	50%	12 Months	720	75.00%	70.00%	
			700	70.00%	70.00%	
\$3,500,000	50%	12 Months	700	70.00%	N/A	
INVESTOR PROGRAM ELIGIBILITY			Max LTV			
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O
\$1,500,000	6 Months	0.75	740	80.00%	80.00%	75.00%
			700	80.00%	80.00%	75.00%
			680	75.00%	75.00%	70.00%
			660	75.00%	75.00%	60.00%
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%
			680	70.00%	70.00%	65.00%
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%
			680	65.00%	65.00%	60.00%

Declining Markets

<<ALL PRODUCTS>> If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%

Residential Highlights

Primary, Secondary Homes and NOO

Occupancy

Primary, Secondary Homes (Max \$2M LnAmt) & Investment Properties

Property Types

SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines

Loan Programs

Fully Amortized - 30 Year Fixed
Interest Only - 40 Year Fixed 10 Yr I/O

Qual Payment - I/O

Qualify over the fully amortized period - 360 Months

Max Cash Out

Max Cash-Out = \$1,000,000; Cash-Out > \$500,000 requires 720+ FICO & LTV ≤ 60; Cash-Out Proceeds may be used for reserve requirements

No Ratio

Eligible Assets must cover 100% of the MTG Note, Minimum Reserve Requirement & 12 Months of Total Payments in DTI determination.

DC - Debt Consolidation

Defined as the payoff of any Mortgage/Title Lien including delinquent property taxes, any tradeline on credit and any Federal or State Tax Liens with an established Payment Plan. See guidelines for further clarity.

Prepayment Penalty

Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.

Investment Highlights

Non Owner Occupied Homes

Occupancy

Investment Properties Only

Property Types

SFR, PUD, Townhome, 2-4 Units, Condos, Non Warrantable Condos Max LTV 70% - See Guidelines

Loan Program

Fully Amortized - 30 Year Fixed
Interest Only - 30 Year Fixed 10 Yr I/O

DSCR Calculation

Fully Amortized Loans: Gross Rents / New PITIA Interest Only Loans: Gross Rents / New ITIA

Gross Rents Defined

Lesser of Market Rents from 1007 or Lease Agreement. Use current lease amount when documenting 3 months of receipt.

Unleased / Vacant Homes

Gross rents determined from Average Market Rents on Appraisal.
Unleased Properties: Max LTV 70% on refinances; no LTV reduction for Purchase transactions
Unleased Properties (2+ Units): Max 1 vacant unit on refinances

Eligible Payoffs

Any Mortgage Lien, Property Taxes and Insurance including delinquent property taxes or prepaids on ANY rental property.

First Time Investors

Defined as borrowers without a 12 month rental property history over the most recent 12 months.

Max Cash Out

\$500,000. Refer to delayed financing guidelines for other restrictions.

Prepayment Penalty

Investment Only; Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 4%, 3%, 2%, 1% stepdown fee structure; OR 3-year penalty with 3%, 2%, 1% stepdown structure; OR 2-Year penalty with 2%, 1% stepdown fee structure; OR 1-year penalty with 1% fee. Please see Operational Prepayment Penalty Matrices for State restrictions.

Loss Payee Clause

United Fidelity Funding Corp ISAOA ATIMA
1300 NW Briarcliff Pkwy, Suite 275
Kansas City, MO 64150

Contact Us

Email: locks@uffmortgage.com
Lock Desk: (816) 457-6440
Inside Sales: (816) 457-6300

Approved States

AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA

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RESIDENTIAL PROGRAM LIMITATIONS

Overlays	Limit
Interest Only / 2-4 Units	80% LTV
2nd Home / Investor (Min FICO 680 / Max \$2.5M Loan Size)	80% LTV (Purch & R/T) 75% LTV (Cash-Out)
No Ratio / Asset Depletion	80% LTV
Non Warrantable Condos	80% LTV
Residual Income	\$2,500.00
12 Mos Profit & Loss w/ 2mo Bank Stmt	80% (Purchase) 70% (Refinance)

INVESTOR PROGRAM LIMITATIONS

Overlays	Limit
Foreign National	80% LTV
First Time Investors	80% LTV (Purch & R/T)
Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
DSCR < 1.00x (0.75x Min)	80% LTV
Purchase & Rate/Term Only, Min 680, Min \$250,000 LnAmt	80% LTV



Non-QM UW Fee
\$1,395

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

Lock Expirations		Lock Extensions	
30 Days	8/9/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 7/10/2025 10:08

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
10.000	110.757	110.132	109.382
9.875	110.507	109.882	109.132
9.750	110.257	109.632	108.882
9.625	110.007	109.382	108.632
9.500	109.757	109.132	108.382
9.375	109.507	108.882	108.132
9.250	109.257	108.632	107.882
9.125	109.007	108.382	107.632
9.000	108.757	108.132	107.382
8.875	108.507	107.882	107.132
8.750	108.257	107.632	106.882
8.625	108.007	107.382	106.632
8.500	107.757	107.132	106.382
8.375	107.507	106.882	106.132
8.250	107.257	106.632	105.882
8.125	106.928	106.303	105.553
8.000	106.599	105.974	105.224
7.875	106.271	105.646	104.896
7.750	105.923	105.298	104.548
7.625	105.558	104.933	104.183
7.500	105.174	104.549	103.799
7.375	104.771	104.146	103.396
7.250	104.348	103.723	102.973
7.125	103.905	103.280	102.530
7.000	103.442	102.817	102.067
6.875	102.958	102.333	101.583
6.750	102.457	101.832	101.082
6.625	101.939	101.365	100.615
6.500	101.404	100.897	100.147
6.375	100.851	100.414	99.664
6.250	100.284	99.917	99.167
6.125	99.702	99.408	98.658
6.000	99.106	98.886	98.136
5.875	98.494	98.351	97.601
5.750	97.868	97.743	96.993
5.625	97.227	97.102	96.352
5.500	96.571	96.446	95.696
5.375	95.899	95.774	95.024
5.250	95.216	95.091	94.341
5.125	94.519	94.394	93.644
5.000	93.811	93.686	92.936

	Credit Score / CLTV					
		<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
Purchase Money Loans	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
Limited Cash-Out Refinance	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
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
Cash-Out Refinance	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	
	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
Purchase Money Loans & Limited Cash-Out Refinance	Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
Cash-Out Refinance	Manufactured Homes	-1.125	-1.125	-1.625	-2.125	
	Investor	-1.125	-1.125	-1.625	-2.125	
	Second Home	-1.125	-1.125	-1.625	-2.125	
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Condo / Coop	0.000	0.000	-0.125	-0.125	
	Manufactured Homes					

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

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FIXED SECONDS

RESIDENTIAL		INVESTOR		RESIDENTIAL PRICE ADJUSTERS											
Rate	30 Day	Rate	30 Day	FULL DOC		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	
12.625	112.750	13.375	111.750		≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)	
12.500	112.500	13.250	111.625		780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)	
12.375	112.250	13.125	111.500		760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)	
12.250	112.000	13.000	111.375		740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)	
12.125	111.750	12.875	111.250		720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)	
12.000	111.500	12.750	111.125		700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)	
11.875	111.250	12.625	110.875		680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)		
11.750	111.000	12.500	110.625		660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)			
11.625	110.750	12.375	110.375	BANK STATEMENT (12 or 24)	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.250)	
11.500	110.500	12.250	110.125		780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)	
11.375	110.250	12.125	109.875		760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)	
11.250	110.000	12.000	109.625		740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)	
11.125	109.750	11.875	109.375		720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.250)	
11.000	109.500	11.750	109.125		700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(10.250)		
10.875	109.250	11.625	108.875		680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)			
10.750	109.000	11.500	108.625		660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)				
10.625	108.750	11.375	108.375		TERM	10Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
10.500	108.500	11.250	108.125			15Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
10.375	108.250	11.125	107.875	20Yr Fixed		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
10.250	108.000	11.000	107.625	30Yr Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.125	107.625	10.875	107.375	Full Amortization		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.000	107.250	10.750	107.125	LOAN AMOUNT	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
9.875	106.875	10.625	106.875		075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
9.750	106.500	10.500	106.625		100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
9.625	106.125	10.375	106.375		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.500	105.750	10.250	106.125		150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.375	105.375	10.125	105.750		175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.250	105.000	10.000	105.375		200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.125	104.625	9.875	105.000		300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.000	104.250	9.750	104.625		DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	103.875	9.625	104.250			43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
8.750	103.500	9.500	103.875	45.01-50		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)	
8.625	103.000	9.375	103.500	PROPERTY	Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.500	102.500	9.250	103.000		Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)			
8.375	102.000	9.125	102.500		SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.250	101.500	9.000	102.000		Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)				
8.125	101.000	8.875	101.500		2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)				
8.000	100.250	8.750	100.750		3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)				
7.875	99.500	8.625	100.000		4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)				
7.750	98.750	8.500	99.250		Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
7.625	98.000														

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
FULL DOC	≥ 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)		
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
	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)				
BANK STATEMENT (12 or 24)	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
	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)		
	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)						
TERM	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		
	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		
LOAN AMOUNT	050,000-075k	(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)		
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	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		
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	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)		
PROPERTY	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)			
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	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 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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

Effective: 7/10/2025 10:08

Lock Expirations		Lock Extensions	
30 Days	8/9/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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 <\$70,000	-3.000

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA 1300 NW Briarcliff Pkwy, Suite 275 Kansas City, MO 64150	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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

Lock Expirations		Lock Extensions	
15 Days	7/25/2025	2 days	0.100
30 Days	8/9/2025	7 days	0.250
45 Days	8/24/2025	15 days	0.375
		30 days	0.625

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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

DID YOU KNOW?
PRICE. PRODUCTS. SERVICE.
IT'S ALL WE DO.



Appraisal Cost Schedule			
1004MC (FHA/USDA)	\$475	1025 URAR for 2-4 Units	\$475
1004MC (Conventional)	\$475	2075 Drive by	\$200
1004D/442 Final Inspection	\$100	2016 Operating Income Statement	\$100
1073MC URAR Condo	\$475	1007 Schedule of Rents	\$100
1025MC URAR for 2-4 Unit (FHA)	\$550	2000 Field Review Appraisal	\$250
Appraisal Desk (816) 457-6349			
Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote			
All Refer Eligible Per Automated Findings (UW Exception form required)			0.500

Loss Payee Clause	Lock Desk Hours	Contact Us	Approved States
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	Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300	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

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