

7/31/2025 10:21

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	8/15/2025	2 days	0.100
30 Days	8/30/2025	7 days	0.250
45 Days	9/14/2025	15 days	0.375
		30 days	0.625

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

CO	N I N J		ITI	$\cap$	NΙ	ΛΙ	
CU	IN V	ΈΝ		Ol	N	Αl	

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CON	<b>IVENTION</b>	AL 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	<b>NVENTION</b>	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	99.650	99.603	99.555	6.000	100.075	99.974	99.887	5.750	100.713	100.600	100.535	5.875	100.621	100.588	100.455
5.250	99.952	99.897	99.840	6.125	100.570	100.469	100.381	5.875	101.086	101.053	100.920	6.000	100.858	100.825	100.692
5.375	100.505	100.449	100.393	6.250	101.036	100.935	100.848	6.000	101.326	101.293	101.159	6.125	101.124	101.092	100.958
5.500	101.053	100.997	100.941	6.375	101.463	101.362	101.275	6.125	101.600	101.550	101.422	6.250	101.436	101.395	101.261
5.625	101.532	101.476	101.420	6.500	101.209	101.133	101.020	6.250	101.902	101.788	101.723	6.375	101.836	101.795	101.662
5.750	101.747	101.683	101.618	6.625	101.639	101.531	101.450	6.375	102.299	102.259	102.125	6.500	102.052	102.011	101.878
.875	102.236	102.173	102.108	6.750	102.033	101.925	101.845	6.500	102.516	102.475	102.342	6.625	102.294	102.253	102.119
.000	102.683	102.619	102.555	6.875	102.397	102.289	102.208	6.625	102.751	102.711	102.577	6.750	102.560	102.531	102.398
.125	103.099	103.036	102.971	7.000	103.049	102.955	102.883	6.750	102.915	102.886	102.753	6.875	102.955	102.926	102.793
'.250	103.311	103.299	103.206	7.125	103.474	103.380	103.308	6.875	103.420	103.392	103.258	7.000	103.145	103.116	102.983
	NIV 20 VD	EIVED IIIC			NIV 20 VD	EIVED LUG	NI DAI		NV 45 VD	EIVED LIK	21.541		NIV 40 VD	EIVED IIIC	
CO late	NV 30 YR   15-Day	30-Day	H BAL 45-Day	Rate	NV 20 YR   15-Day	30-Day	45-Day	Rate	ONV 15 YR 15-Day	30-Day	5H BAL 45-Day	Rate	NV 10 YR   15-Day	30-Day	H BAL 45-Day
.500	100.642	100.593	<b>45-Day</b> 100.445	6.500	15-Day 100.417	100.369	100.289	6.250	<b>13-Day</b> 99.561	99.521	<b>45-рау</b> 99.387	6.250	99.136	99.096	98.962
.625	100.042	100.930	100.443	6.625	100.417	100.833	100.289	6.375	99.977	99.936	99.803	6.375	99.443	99.402	99.269
.750	101.096	101.032	100.782	6.750	100.883	101.096	101.032	6.500	100.147	100.107	99.973	6.500	99.707	99.666	99.533
.875	101.465	101.032	101.336	6.875	101.143	101.465	101.032	6.625	100.147	100.107	100.158	6.625	99.950	99.910	99.776
.000	101.403	101.760	101.696	7.000	101.874	101.403	101.760	6.750	100.332	100.251	100.136	6.750	99.952	99.923	99.790
.125	102.124	102.060	101.996	7.125	102.174	102.124	102.060	6.875	100.790	100.761	100.628	6.875	100.256	100.227	100.094
.250	101.940	101.837	101.732	7.250	102.011	101.940	101.837	7.000	100.932	100.903	100.770	7.000	100.484	100.455	100.322
.375	102.235	102.132	102.027	7.375	102.306	102.235	102.132	7.125	101.034	101.005	100.872	7.125	100.665	100.636	100.503
7.500	102.458	102.355	102.250	7.500	102.529	102.458	102.355	7.250	98.919	98.813	98.686	7.250	98.919	98.813	98.686
.625	102.623	102.520	102.415	7.625	102.694	102.623	102.520	, .250	30.323	30.013	50.000	1,1250	50.515	30.013	30.000
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
													er, LTV <= 75		2.125
												I	er, LTV 75.01-8	0	3.375
													er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT			0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
				ll .								Loan < \$5	OK (exception o	only)	1.500
				╂								-			
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fideli	•		ГІМА				Em	ail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA		I, KS, KY, I
	1300 NW	Briarcliff Pk	wy, Suite 27	5		0am - 5:00p			Lock Desk: (	816) 457-6	6440	ME, MI, N	IN, MO, NC, I	NE, NH, NM,	NV, OK, C
	Kar	nsas City, Mo	0 64150		Lock Or	nline Unitl 8	:00pm CST	1	nside Sales:	(016) 457	C200	1	CC TN TV	, VA, WA,WI	



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15 Days	8/15/2025	2 days	0.100
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						Con	form	ning	LLPA	۱S					
	Burck	ooo Mon	ov Loons	LLDA	by Crodit						Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase won	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or 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%							740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719			0.230%							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			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%
									11.1 00 70	Additional L					
Add	itional LL	.PAS DY L	Oan Aun	nute Ahr	nicable to	Pulcila	se money	LUAIIS				Refinan	ces		
Loan Feature					TV Rang					Loan Feature			LTV Rang		
A 11 1 1 1	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	0 1	>0%	>30%	>60%	>70%	>75%
Adjustable-rate Condo			0.000%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA			_	llowing lo	ans
					TV Rang							meReady			
Credit Score			cable for	_						Loans to first-tir					
≥ = 780	<u>&gt;0%</u>	>30%	<b>&gt;60%</b> 0.000%	>70%	>75%	>80%	>85%	>90%	<b>&gt;95%</b> 0.375%		ns meeting	<u>′</u>		igh-cost are	
760 – 779	0.000%	0.000%		_	0.875%		0.750%	_	0.625%	Loa	ino meeting	Duty to C	orve requ	IICIIICIIIG	
740 – 759	0.000%	0.000%					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%					1.750%		1.625%						
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%						
660 – 679	0.000%	0.125%	1.125%						2.125%						
640 - 659	0.000%	0.250%		2.125%	2.875%				2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%							
	nal LLPA		n Attribut												
Loan Feature	>00/	>30%	>600/		TV Rang		>0E0/	>00%	>95%						
Adjustable-rate	>0% 0.000%	0.000%	>60%	> <b>70%</b> 0.000%	> <b>75%</b> 0.000%	>80%	>85% 0.000%	<b>&gt;90%</b> 0.250%							
mortgage															
Condo Investment	0.000%	0.000%	0.125%				0.750%	0.750%	0.750%						
property	1.125%			2.125%				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	II.	l	l	1	I	l /	0.5000/		l						
ARM Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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	<u>:: 7</u>	/31/2025 1	J.21												
			GOVE	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA!	5/1 ARM			FHA - Price	Adjustme	nts
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78	30		0.000
5.000	100.849	100.665	100.480	5.875	100.591	100.551	100.417	5.375	97.741	97.678	97.516	FICO 740	- 779		0.000
.125	101.201	101.124	100.957	6.000	101.129	101.089	100.955	5.500	97.732	97.669	97.625	FICO 680	- 739		0.125
.250	101.642	101.457	101.270	6.125	101.658	101.618	101.484	5.625	98.232	98.204	98.175	FICO 660			0.250
.375	101.850	101.786	101.673	6.250	102.180	102.140	102.006	5.750	98.316	98.253	98.091	FICO 640	- 659		0.500
5.500	102.399	102.335	102.221	6.375	101.717	101.689	101.555	5.875	98.426	98.398	98.370	FICO 620	- 639		1.500
5.625	102.794	102.730	102.616	6.500	102.233	102.205	102.071	6.000	98.975	98.947	98.918				
5.750	103.173	103.094	103.016	6.625	102.741	102.712	102.579	6.125	99.456	99.427	99.399	Non-Own	er		0.500
.875	103.039	102.961	102.883	6.750	103.244	103.215	103.082	6.250	98.277	98.214	98.052	Loan Amo	ount \$50K < \$10	00K	0.500
7.000	103.542	103.464	103.386	ll .								Loan < \$5	OK (exception o	only)	1.500
'.125	103.971	103.893	103.815	<b>!</b> └──				<b> </b>					reamline Loans	5	0.250
								<u> </u>					efinance Loans		0.125
	HA 30 YR I				HA 15 YR I				RAL HOUS				USDA - Price	e Adjustmo	
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=78			0.000
5.250	101.030	100.845	100.610	6.250	97.905	97.865	97.731	6.250	101.840	101.787	101.620	FICO 740			0.000
.375	101.158	101.094	100.980	6.375	98.017	97.919	97.837	6.375	101.588	101.519	101.335	FICO 700			0.125
.500	101.747	101.683	101.569	6.500	98.269	98.171	98.089	6.500	102.197	102.127	101.944	FICO 680			0.250
5.625	102.031	101.967	101.853	6.625	98.466	98.437	98.304	6.625	102.737	102.668	102.484	FICO 660			0.375
.750	102.030	101.952	101.874	6.750	98.969	98.940	98.807	6.750	103.260	103.191	103.007	FICO 640			0.875
.875	101.726	101.648	101.570	6.875	98.688	98.643	98.575	6.875	102.712	102.635	102.451	FICO 620			1.500
7.000	102.230	102.151	102.073	7.000	98.828	98.783	98.716	7.000	103.285	103.208	103.024	CA Proper			0.150
7.125	102.659	102.581	102.503	7.125	98.960	98.915	98.847	7.125	103.838	103.762	103.578	1	OK (exception)		1.500
7.250	102.626	102.549	102.366	7.250	98.919	98.813	98.686	7.250	104.296	104.219	104.036		inance Loans		0.125
7.375	101.367	101.306	101.139	<b>!</b> ├──				7.375	103.224	103.162	102.995	*Other St.	. Adjustments n	may apply	
				<u> </u>								Ш			
						GOV	'ERN	ME	$NT\ V$	Ά					
	VA 15	YR Fixed			VA 30	YR Fixed			VA 5/1	ARM 1/1,	/5		VA 30 YR	Fixed IRR	RL
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.000	101.129	101.089	100.955	6.000	100.849	100.665	100.480	5.750	98.316	98.253	98.091	6.000	100.849	100.665	100.430
5.125	101.658	101.618	101.484	6.125	101.201	101.124	100.957	5.875	98.308	98.245	98.083	6.125	101.201	101.016	100.781
.250	102.180	102.140	102.006	6.250	101.642	101.457	101.270	6.000	98.298	98.235	98.073	6.250	101.642	101.457	101.223
5.375	101.717	101.689	101.555	6.375	101.850	101.786	101.673	6.125	98.287	98.224	98.062	6.375	101.850	101.786	101.673
5.500	102.233	102.205	102.071	6.500	102.399	102.335	102.221	6.250	98.277	98.214	98.052	6.500	102.399	102.335	102.221
5.625	102.741	102.712	102.579	6.625	102.794	102.730	102.616					6.625	102.794	102.730	102.616
5.750	103.244	103.215	103.082	6.750	103.173	103.094	103.016					6.750	103.173	103.094	103.016
				6.875	103.039	102.961	102.883					6.875	103.039	102.961	102.883
				7.000	103.542	103.464	103.386					7.000	103.542	103.464	103.386
				7.125	103.971	103.893	103.815								103.815
V				11	103.371	103.033		<b> </b>				7.125	103.971	103.893	
	'A 15 YK F	ixed High	Bal	V					VA 5/:	1 ARM HE	3		103.971 /A 30 YR Fi		L HB
ate	A 15 YR F 15-Day	ixed High 30-Day	Bal 45-Day	Rate	/A 30 YR F			Rate	VA 5/: 15-Day	1 ARM HE	45-Day				L HB 45-Day
					/A 30 YR F	ixed High	Bal	<b>Rate</b> 6.125	•			\	/A 30 YR Fi	xed IRRR	45-Day
.750	15-Day	30-Day	45-Day	Rate	/A 30 YR F 15-Day	ixed High 30-Day	Bal 45-Day	11	15-Day	30-Day	45-Day	Rate	<mark>/A 30 YR Fi</mark> 15-Day	xed IRRR 30-Day	<b>45-Day</b> 100.610
.750 .875	<b>15-Day</b> 100.303	<b>30-Day</b> 100.231	<b>45-Day</b> 100.110	<b>Rate</b> 6.250	/A 30 YR F 15-Day 101.030	ixed High 30-Day 100.845	<b>Bal 45-Day</b> 100.610	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924	<b>45-Day</b> 97.762	Rate 6.250	/A 30 YR Fi 15-Day 101.030	xed IRRR 30-Day 100.845	<b>45-Day</b> 100.610 100.980
.750 i.875 i.000	<b>15-Day</b> 100.303 100.538	<b>30-Day</b> 100.231 100.467	<b>45-Day</b> 100.110 100.346	<b>Rate</b> 6.250 6.375	/A 30 YR F 15-Day 101.030 101.158	ixed High 30-Day 100.845 101.094	<b>Bal 45-Day</b> 100.610 100.980	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924	<b>45-Day</b> 97.762	Rate 6.250 6.375	/A 30 YR Fi 15-Day 101.030 101.158	xed IRRR 30-Day 100.845 101.094	<b>45-Day</b> 100.610 100.980 101.569
i.750 i.875 i.000 i.125	<b>15-Day</b> 100.303 100.538 100.876	<b>30-Day</b> 100.231 100.467 100.805	<b>45-Day</b> 100.110 100.346 100.683	Rate 6.250 6.375 6.500	/A 30 YR F 15-Day 101.030 101.158 101.747	30-Day 100.845 101.094 101.683	<b>Bal 45-Day</b> 100.610 100.980 101.569	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924	<b>45-Day</b> 97.762	Rate 6.250 6.375 6.500	/A 30 YR Fi 15-Day 101.030 101.158 101.747	xed IRRR 30-Day 100.845 101.094 101.683	<b>45-Day</b> 100.610 100.980 101.569 101.853
i.750 i.875 i.000 i.125 i.250	15-Day 100.303 100.538 100.876 101.173	<b>30-Day</b> 100.231 100.467 100.805 101.102	<b>45-Day</b> 100.110 100.346 100.683 100.981	Rate 6.250 6.375 6.500 6.625	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031	30-Day 100.845 101.094 101.683 101.967	<b>Bal 45-Day</b> 100.610 100.980 101.569 101.853	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924	<b>45-Day</b> 97.762	Rate 6.250 6.375 6.500 6.625	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031	xed IRRR 30-Day 100.845 101.094 101.683 101.967	45-Day 100.610 100.980 101.569 101.853 101.874
5.750 5.875 5.000 5.125 5.250 5.375	15-Day 100.303 100.538 100.876 101.173 101.197	30-Day 100.231 100.467 100.805 101.102 101.182	45-Day 100.110 100.346 100.683 100.981 101.168	Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030	30-Day 100.845 101.683 101.967 101.952	<b>Bal 45-Day</b> 100.610 100.980 101.569 101.853 101.874	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924	<b>45-Day</b> 97.762	Rate 6.250 6.375 6.500 6.625 6.750	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030	30-Day 100.845 101.683 101.967 101.952	45-Day 100.610 100.980 101.569 101.853 101.874 101.570
6.750 6.875 6.000 6.125 6.250 6.375 6.500 6.625	15-Day 100.303 100.538 100.876 101.173 101.197 101.117	30-Day 100.231 100.467 100.805 101.102 101.182 101.103	45-Day 100.110 100.346 100.683 100.981 101.168 101.089	Rate 6.250 6.375 6.500 6.625 6.750 6.875	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726	30-Day 100.845 101.094 101.683 101.967 101.952 101.648	Bal 45-Day 100.610 100.980 101.569 101.853 101.874 101.570	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924	<b>45-Day</b> 97.762	Rate 6.250 6.375 6.500 6.625 6.750 6.875	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726	30-Day 100.845 101.094 101.683 101.967 101.952 101.648	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073
5.750 5.875 5.000 5.125 5.250 5.375 5.500 5.625	15-Day 100.303 100.538 100.876 101.173 101.197 101.117 101.552	30-Day 100.231 100.467 100.805 101.102 101.182 101.103 101.538	45-Day 100.110 100.346 100.683 100.981 101.168 101.089 101.524	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230	30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151	Bal 45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924	<b>45-Day</b> 97.762	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230	xed IRRR 30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503
.750 .875 .000 .125 .250 .375 .500	15-Day 100.303 100.538 100.876 101.173 101.197 101.117 101.552 101.717	30-Day 100.231 100.467 100.805 101.102 101.182 101.103 101.538 101.703	45-Day 100.110 100.346 100.683 100.981 101.168 101.089 101.524 101.689	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659	30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581	<b>Bal 45-Day</b> 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924	<b>45-Day</b> 97.762	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659	xed IRRR 30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366
.750 .875 .000 .125 .250 .375 .500	15-Day 100.303 100.538 100.876 101.173 101.197 101.117 101.552 101.717	30-Day 100.231 100.467 100.805 101.102 101.182 101.103 101.538 101.703	45-Day 100.110 100.346 100.683 100.981 101.168 101.089 101.524 101.689 98.807	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549	Bal 45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924	<b>45-Day</b> 97.762	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626	xed IRRR 30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366
.750 .875 .000 .125 .250 .375 .500 .625	15-Day 100.303 100.538 100.876 101.173 101.197 101.117 101.552 101.717 98.969	30-Day 100.231 100.467 100.805 101.102 101.182 101.103 101.538 101.703	45-Day 100.110 100.346 100.683 100.981 101.168 101.089 101.524 101.689 98.807	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549	Bal 45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924	<b>45-Day</b> 97.762	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626	xed IRRR 30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549	45-Day 100.610 100.980 101.569 101.874 101.570 102.073 102.503 102.366
5.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750	15-Day 100.303 100.538 100.876 101.173 101.197 101.117 101.552 101.717 98.969	30-Day 100.231 100.467 100.805 101.102 101.182 101.103 101.538 101.703	45-Day 100.110 100.346 100.683 100.981 101.168 101.089 101.524 101.689 98.807	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	7A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549	Bal 45-Day 100.610 100.980 101.569 101.853 101.74 102.073 102.366 101.139	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924 97.914	<b>45-Day</b> 97.762 97.752	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	xed IRRR 30-Day 100.845 101.094 101.683 101.952 101.648 102.151 102.581 102.549 101.306	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366 101.139
5.750 5.875 5.000 5.125 5.250 5.375 6.500 6.625 6.750	15-Day 100.303 100.538 100.876 101.173 101.197 101.117 101.552 101.717 98.969	30-Day 100.231 100.467 100.805 101.102 101.182 101.103 101.538 101.703	45-Day 100.110 100.346 100.683 100.981 101.168 101.089 101.524 101.689 98.807 VA Price A	Rate 6.250 6.375 6.500 6.625 6.75 7.000 7.125 7.250 7.375 VA Loans Non-Owne	7A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549 101.306	Bal 45-Day 100.610 100.980 101.853 101.874 101.570 102.073 102.366 101.139	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924 97.914	45-Day 97.762 97.752	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	xed IRRR 30-Day 100.845 101.094 101.683 101.967 101.648 102.151 102.581 102.549 101.306	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366 101.139
5.750 5.875 5.000 5.125 5.250 5.375 5.500	15-Day 100.303 100.538 100.876 101.173 101.117 101.1552 101.717 98.969	30-Day 100.231 100.467 100.805 101.102 101.182 101.103 101.538 101.703	45-Day 100.110 100.346 100.683 100.981 101.168 101.089 101.524 101.689 98.807 VA Price A	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen' VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549 101.306	Bal 45-Day 100.610 100.980 101.569 101.874 101.570 102.073 102.503 102.366 101.139	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924 97.914	45-Day 97.762 97.752	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	xed IRRR 30-Day 100.845 101.094 101.683 101.967 101.648 102.151 102.581 102.549 101.306	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366 101.139
750 875 000 125 250 375 500 625 750 ICO>=740 ICO 680 - ICO 660 - ICO 640 -	15-Day 100.303 100.538 100.876 101.173 101.197 101.117 101.552 101.717 98.969	30-Day 100.231 100.467 100.805 101.102 101.182 101.103 101.538 101.703	45-Day 100.110 100.346 100.683 100.981 101.168 101.089 101.524 101.689 98.807 VA Price A 0.000 0.125 0.250	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen' VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549 101.306	Bal 45-Day 100.610 100.980 101.853 101.874 101.570 102.073 102.503 101.139	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924 97.914	45-Day 97.762 97.752	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	xed IRRR 30-Day 100.845 101.094 101.683 101.967 101.648 102.151 102.581 102.549 101.306	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366 101.139
.750 .875 .000 .125 .250 .375 .500 .625 .750 CO>=740 CO 680 - CO 660 - CO 640 -	15-Day 100.303 100.538 100.876 101.173 101.197 101.117 101.552 101.717 98.969	30-Day 100.231 100.467 100.805 101.102 101.182 101.103 101.538 101.703	45-Day 100.110 100.346 100.683 100.981 101.168 101.089 101.524 101.689 98.807 VA Price A 0.000 0.125 0.250 2.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen' VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549 101.306	Bal 45-Day 100.610 100.980 101.853 101.874 101.570 102.073 102.503 101.139	6.125	<b>15-Day</b> 97.987	<b>30-Day</b> 97.924 97.914	45-Day 97.762 97.752	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	xed IRRR 30-Day 100.845 101.094 101.683 101.967 101.648 102.151 102.581 102.549 101.306	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366 101.139
.750 .875 .000 .125 .250 .375 .500 .625 .750 CO>=740 CO 680 - CO 660 - CO 640 -	15-Day 100.303 100.538 100.876 101.173 101.197 101.552 101.717 98.969	30-Day 100.231 100.467 100.805 101.102 101.182 101.103 101.538 101.703	45-Day 100.110 100.346 100.683 100.981 101.168 101.689 98.807  VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 Adjustmen' VA Loans Non-Owne Loan Amou	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367  ts	30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549 101.306	Bal 45-Day 100.610 100.980 101.560 101.853 102.873 102.503 102.503 102.366 101.139 0.250 0.500 1.500	6.125	<b>15-Day</b> 97.987 97.977	<b>30-Day</b> 97.924 97.914	45-Day 97.762 97.752	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	xed IRRR 30-Day 100.845 101.094 101.683 101.967 101.648 102.151 102.581 102.549 101.306	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366 101.139
5.750 5.875 5.000 5.125 5.250 5.375 5.500 6.625 5.750 ICO>=740 ICO 680 - ICO 660 - ICO 640 - ICO 620 -	15-Day 100.303 100.538 100.876 101.173 101.197 101.552 101.717 98.969	30-Day 100.231 100.467 100.805 101.102 101.103 101.538 101.703 98.940	45-Day 100.110 100.346 100.683 100.981 101.168 101.689 98.807  VA Price A 0.000 0.125 0.250 2.000 3.000	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan < \$50	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367  ts  er  Lo  Lo	ixed High 30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549 101.306	Bal 45-Day 100.610 100.980 101.500 101.853 101.874 101.570 102.073 102.503 102.366 101.139	6.125	<b>15-Day</b> 97.987 97.977	97.924 97.914	45-Day 97.762 97.752	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	xed IRRR 30-Day 100.845 101.094 101.683 101.952 101.648 102.151 102.581 102.549 101.306	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366 101.139
750 875 000 125 250 375 500 625 750 750 	15-Day 100.303 100.538 100.876 101.173 101.197 101.117 98.969	30-Day 100.231 100.467 100.805 101.102 101.182 101.538 101.703 98.940	45-Day 100.110 100.346 100.683 100.981 101.168 101.089 101.524 101.689 98.807  VA Price A  0.000 0.125 0.250 2.000 3.000  Clause	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375 VA Loans Non-Owne Loan Amou Loan < \$50	/A 30 YR F 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367  ts  Lo  er  Lo  8:3	ixed High 30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549 101.306	Bal 45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366 101.139 0.250 0.500 1.500 1.500	6.125 6.250	15-Day 97.987 97.977	30-Day 97.924 97.914	45-Day 97.762 97.752	Rate 6.250 6.375 6.500 6.625 6.750 6.875 7.000 7.125 7.250 7.375	/A 30 YR Fi 15-Day 101.030 101.158 101.747 102.031 102.030 101.726 102.230 102.659 102.626 101.367	xed IRRR 30-Day 100.845 101.094 101.683 101.967 101.952 101.648 102.151 102.581 102.549 101.306	45-Day 100.610 100.980 101.569 101.853 101.874 101.570 102.073 102.503 102.366 101.139



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

 Lock Expirations
 Lock Extensions

 0 Days
 8/30/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	7/31/2025 10:	21	
			NON-QM:
Reside	ential 30 Yr Fixed		DSCR
11.500	110.057	11.500	111.816
11.375	109.807	11.375	111.550
11.250	109.557	11.250	111.285
11.125	109.307	11.125	111.019
11.000	109.057	11.000	110.754
10.875	108.807	10.875	110.488
10.750	108.557	10.750	110.222
10.625	108.307	10.625	109.957
10.500	108.057	10.500	109.691
10.375	107.807	10.375	109.425
10.250	107.557	10.250	109.160
10.125	107.307	10.125	108.894
10.000	107.057	10.000	108.629
9.875	106.807	9.875	108.363
9.750	106.557	9.750	108.097
9.625	106.307	9.625	107.832
9.500	106.057	9.500	107.566
9.375	105.807	9.375	107.300
9.250	105.557	9.250	107.035
9.125	105.307	9.125	106.769
9.000	105.057	9.000	106.504
8.875	104.807	8.875	106.222
8.750	104.557	8.750	105.941
8.625	104.307	8.625	105.660
8.500	104.057	8.500	105.379
8.375	103.807	8.375	105.097
8.250	103.557	8.250	104.816
8.125	103.275	8.125	104.534
8.000	102.994	8.000	104.253
7.875	102.682	7.875	103.941
7.750	102.369	7.750	103.628
7.625	101.994	7.625	103.253
7.500	101.619	7.500	102.878
7.375	101.244	7.375	102.503
7.250	100.869	7.250	102.066
7.125	100.494	7.125	101.628
7.000	100.119	7.000	101.128
6.875	99.682	6.875	100.628
6.750	99.244	6.750	100.066
6.625	98.744	6.625	99.503
6.500	98.244	6.500	98.941
6.375	97.682	6.375	98.316
6.250	97.119	6.250	97.628
6.125	96.494	6.125	96.941
6.000	95.869	6.000	96.253
5.875	95.182	5.875	95.503
5.750	94.494	5.750	94.753

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

5.625

5.500

94.003

93.253

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

93.807

93.120

5.625

5.500

PLUS	(Tighter credit l	OOX,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	Credit LLPA	00.01-50	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	-	-	-
	>\$3.0HHH, <b>₹</b> -\$3.5HHH	-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	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

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



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

 Lock Expirations
 Lock Extensions

 Days
 8/30/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

### NON-QM

	Residential 30YR Fixed	
Rate	30 Day	
6.625%	98.800	
6.750%	99.300	
6.875%	99.800	
6.990%	100.175	
7.125%	100.550	
7.250%	100.863	
7.375%	101.175	
7.500%	101.475	
7.625%	101.750	
7.750%	102.025	
7.875%	102.300	
7.990%	102.550	
8.125%	102.800	
8.250%	103.050	
8.375%	103.300	
8.500%	103.550	
8.625%	103.800	
8.750%	104.050	
8.875%	104.300	
8.990%	104.550	
9.125%	104.800	
9.250%	105.050	
9.375%	105.300	
Max Pri	ice (Owner Occ / 2Yr+ PPP)	102.000
r	Max Price (1 Yr PPP)	100.500
M	lax Price (No Prepay)	99.500

	14/	$\mathcal{L}$
	Investor 30YR Fixed	
Rate	30 Day	
6.625%	99.650	
6.750%	100.160	
6.875%	100.629	
6.990%	101.090	
7.125%	101.520	
7.250%	101.934	
7.375%	102.348	
7.500%	102.778	
7.625%	103.180	
7.750%	103.539	
7.875%	103.852	
7.990%	104.227	
8.125%	104.532	
8.250%	104.836	
8.375%	105.133	
8.500%	105.430	
8.625%	105.711	
8.750%	105.992	
8.875%	106.274	
8.990%	106.555	
9.125%	106.821	
9.250%	107.086	
9.375%	107.274	
Max Price (	Owner Occ / 2Yr+	102.000
Max Price (	1Yr PPP)	100.500
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						

			ice Adjustm						
Residential NQM LLPAs									
F100 177/			Full Doo				0.5		
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	
FICOxLTV	55	60	65	70 Tal	75	80	85	90	
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875	
760	0.750	0.730	0.625	0.500	0.375	-0.125	-1.625	-5.000	
740 720	0.625	0.500	0.500 0.375	0.375	0.250	-0.250	-2.125 -3.250	-5.500 N/A	
720	0.500 0.125	0.375	0.375	-0.250	0.000 -0.750	-1.000 -1.625	-4.250		
								N/A	
680 660	-0.125 -1.625	-0.250 -1.750	-0.500 -2.000	-1.375 -2.875	-2.250 -3.750	-3.250 -5.250	-6.500 N/A	N/A N/A	
000	-1.025		ntial NQN			-3.230	IN/A	N/A	
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	-0.023	-1.375	N/A	N/A	
Cash-Out   FICO < 720	-0.230	-0.230	-0.230	-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	-0.123	-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	
	In	vestor N	QM LLF	As					
	DSC	R ≥ 1.00	x / 3 Yr Pr	ерау					
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		

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
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ax Cash Out District Control C	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla sly; Standa fee structu	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. Ird = % of ame ure; OR 3-yea nent Penalty	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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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	8/30/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

### Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	111.379	110.754	110.004
9.875	111.129	110.504	109.754
9.750	110.879	110.254	109.504
9.625	110.629	110.004	109.254
9.500	110.379	109.754	109.004
9.375	110.129	109.504	108.754
9.250	109.879	109.254	108.504
9.125	109.629	109.004	108.254
9.000	109.379	108.754	108.004
8.875	109.129	108.504	107.754
8.750	108.879	108.254	107.504
8.625	108.629	108.004	107.254
8.500	108.379	107.754	107.004
8.375	108.129	107.504	106.754
8.250	107.879	107.254	106.504
8.125	107.529	106.904	106.154
8.000	107.179	106.554	105.804
7.875	106.829	106.204	105.454
7.750	106.459	105.834	105.084
7.625	106.069	105.444	104.694
7.500	105.659	105.034	104.284
7.375	105.229	104.604	103.854
7.250	104.779	104.154	103.404
7.125	104.309	103.684	102.934
7.000	103.819	103.194	102.444
6.875	103.309	102.684	101.934
6.750	102.783	102.158	101.408
6.625	102.240	101.629	100.879
6.500	101.680	101.139	100.389
6.375	101.104	100.635	99.885
6.250	100.513	100.118	99.368
6.125	99.909	99.589	98.839
6.000	99.291	99.048	98.298
5.875	98.658	98.495	97.745
5.750	98.012	97.887	97.137
5.625	97.352	97.227	96.477
5.500	96.678	96.553	95.803
5.375	95.991	95.866	95.116
5.250	95.292	95.167	94.417
5.125	94.581	94.456	93.706
5.000	93.859	93.734	92.984

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

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type 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	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
	LOGII 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,
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA



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

 Lock Expirations
 Lock Extensions

 30 Days
 8/30/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 7/31/2025 10:21

## **FIXED SECONDS**

RES	IDENTIAL
Rate	30 Day
12.625	112.500
12.500	112.250
12.375	112.000
12.250	111.750
12.125	111.500
12.000	111.250
11.875	111.000
11.750	110.750
11.625	110.500
11.500	110.250
11.375	110.000
11.250	109.750
11.125	109.500
11.000	109.250
10.875	109.000
10.750	108.750
10.625	108.500
10.500	108.250
10.375	108.000
10.250	107.750
10.125	107.375
10.000	107.000
9.875	106.625
9.750	106.250
9.625	105.875
9.500	105.500
9.375	105.125
9.250	104.750
9.125	104.375
9.000	104.000
8.875	103.625
8.750	103.250
8.625	102.750
8.500	102.250
8.375	101.750
8.250	101.750
8.125	100.750
8.000	100.000
7.875	99.250
7.750	98.500
7.625	97.750

	RESIDENTIAL 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)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
1.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FULL DO	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
] z	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
l	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
E	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
ª	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUN	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
E	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
	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)			
§	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)		
یا	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 E	xtensions
30 Days	8/30/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		20 days	0.625

Effective: 7/31/2025 10:21

# 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	
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	140, 140, 141, 143, 144, 1411, 511, 511, 511, 171, 171, 171, 171, 1



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

	Lock Expirations	Lock Extensions	
15 Days	8/15/2025	2 days	0.100
30 Days	8/30/2025	7 days	0.250
45 Days	9/14/2025	15 days	0.375
		30 days	0.625

Effective: 7/31/2025 10:21

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 1073MC URAR Condo \$100 1007 Schedule of Rents \$475 1025MC URAR for 2-4 Unit (FHA \$550 \$250 2000 Field Review Appraisal

Appraisal Desk (816) 457-6349

Extra costs for drive time or complicated assignments may apply. Please contact our Appraisal Desk for a quote

All Refer Eligible Per Automated Findings (UW Exception form required)

0.500

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

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