



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

Lock Expirations	Lock Extensions
15 Days	2 days 0.100
30 Days	7 days 0.250
45 Days	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

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Effective: 11/4/2025 10:12

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
5.750	99.984	99.945	99.873	5.250	99.697	99.595	99.513	5.000	99.722	99.708	99.595	5.125	99.564	99.550	99.437
5.875	100.553	100.512	100.416	5.375	100.214	100.113	100.030	5.125	100.085	100.071	99.958	5.250	99.962	99.949	99.835
6.000	101.098	101.057	100.961	5.500	99.901	99.799	99.730	5.250	100.317	100.304	100.235	5.375	100.386	100.372	100.259
6.125	101.572	101.531	101.486	5.625	100.419	100.317	100.249	5.375	100.852	100.839	100.725	5.500	100.623	100.610	100.497
6.250	101.410	101.368	101.323	5.750	100.908	100.806	100.737	5.500	101.128	101.115	101.002	5.625	100.867	100.854	100.740
6.375	101.905	101.863	101.818	5.875	101.355	101.253	101.184	5.625	101.450	101.437	101.323	5.750	101.115	101.102	100.988
6.500	102.386	102.344	102.299	6.000	101.399	101.357	101.192	5.750	101.469	101.455	101.342	5.875	101.515	101.501	101.388
6.625	102.754	102.713	102.668	6.125	101.752	101.711	101.546	5.875	101.980	101.966	101.853	6.000	101.717	101.703	101.590
6.750	102.673	102.645	102.614	6.250	101.905	101.803	101.734	6.000	102.224	102.211	102.097	6.125	101.938	101.924	101.811
6.875	103.109	103.082	103.051	6.375	102.276	102.174	102.106	6.125	102.509	102.496	102.383	6.250	102.250	102.237	102.124
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
5.875	100.146	100.105	99.940	5.875	100.171	100.130	100.088	6.250	100.431	100.418	100.305	6.250	100.005	99.992	99.878
6.000	100.736	100.695	100.530	6.000	100.647	100.605	100.564	6.375	100.843	100.829	100.716	6.375	100.308	100.295	100.181
6.125	101.069	101.027	100.925	6.125	101.054	101.012	100.971	6.500	100.988	100.975	100.861	6.500	100.521	100.507	100.394
6.250	101.209	101.167	101.122	6.250	101.250	101.209	101.167	6.625	101.139	101.125	101.012	6.625	100.687	100.674	100.561
6.375	101.585	101.544	101.499	6.375	101.627	101.585	101.544	6.750	101.240	101.213	101.086	6.750	100.815	100.788	100.662
6.500	102.058	102.017	101.871	6.500	102.000	101.958	101.917	6.875	101.625	101.598	101.472	6.875	101.094	101.067	100.941
6.625	102.308	102.267	102.222	6.625	102.350	102.308	102.267	7.000	101.729	101.702	101.575	7.000	101.249	101.222	101.096
6.750	101.802	101.781	101.758	6.750	101.817	101.802	101.781	7.125	101.808	101.781	101.655	7.125	101.369	101.343	101.216
6.875	102.111	102.091	102.067	6.875	102.126	102.111	102.091	7.250	99.051	98.938	98.845	7.250	99.051	98.938	98.845
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			
												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 Until 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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Conforming LLPAs

Purchase Money Loans – LLPA by Credit Score/LTV Ratio

Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio

Credit Score	LTV Range									Credit Score	LTV Range				
	Applicable for all loans with terms greater than 15 years										Applicable for all loans				
>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	>0%	>30%	>60%	>70%	>75%		
≥ 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	≥ 780	0.375%	0.375%	0.625%	0.875%	1.375%
760 – 779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%
640 - 659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%	640 - 659	0.375%	1.375%	3.125%	4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	≤ 639	0.375%	1.375%	3.375%	4.875%	5.125%

Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans

Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances

Loan Feature	LTV Range									Loan Feature	LTV Range				
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	Condo	0.000%	0.000%	0.125%	0.125%	0.750%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	Investment	1.125%	1.125%	1.625%	2.125%	3.375%
Investment	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured 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%

Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio

All LLPAs will be waived for the following loans

Credit Score	LTV Range									HomeReady® loans					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas	Loans meeting Duty to Serve requirements				
≥ 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%						
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%						
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%						
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%						
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%						
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%						
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%						
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%						
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						

Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances

Loan Feature	LTV Range									HomeReady® loans					
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas	Loans meeting Duty to Serve requirements				
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%						
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%						
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%						
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%						
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%						
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%						
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%						



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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	FICO >=780	0.000
5.250	99.798	99.731	99.614	5.250	100.586	100.573	100.460	5.375	99.706	99.643	99.481	FICO 740 - 779	0.000
5.375	100.146	100.079	99.962	5.375	100.110	100.097	99.983	5.500	99.696	99.633	99.471	FICO 680 - 739	0.125
5.500	100.590	100.523	100.406	5.500	100.650	100.636	100.523	5.625	99.685	99.622	99.460	FICO 660 - 679	0.250
5.625	101.121	101.054	100.937	5.625	101.179	101.165	101.052	5.750	100.274	100.211	100.049	FICO 640 - 659	0.500
5.750	101.331	101.298	101.214	5.750	101.702	101.689	101.575	5.875	100.263	100.200	100.038	FICO 620 - 639	1.500
5.875	101.350	101.316	101.233	5.875	101.249	101.236	101.123	6.000	100.250	100.187	100.025	Non-Owner	0.500
6.000	101.895	101.861	101.778	6.000	101.766	101.753	101.640	6.125	100.235	100.172	100.010	Loan Amount \$50K < \$100K	0.500
6.125	102.357	102.323	102.240	6.125	102.274	102.260	102.147	6.250	99.920	99.857	99.695	Loan < \$50K (exception only)	1.500
6.250	102.506	102.473	102.390	6.250	102.778	102.764	102.651					All FHA Streamline Loans	0.250
6.375	102.259	102.217	102.125	6.375	102.373	102.346	102.220					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	FICO >=780	0.000
6.250	101.894	101.860	101.777	6.250	98.503	98.489	98.376	6.000	101.659	101.619	101.479	FICO 740 - 779	0.000
6.375	101.566	101.524	101.432	6.375	98.338	98.315	98.269	6.125	102.202	102.161	102.021	FICO 700 - 739	0.125
6.500	101.978	101.937	101.845	6.500	98.602	98.575	98.472	6.250	102.676	102.636	102.496	FICO 680 - 699	0.250
6.625	102.352	102.310	102.218	6.625	99.097	99.070	98.943	6.375	101.885	101.858	101.731	FICO 660 - 679	0.375
6.750	102.286	102.259	102.132	6.750	99.586	99.559	99.432	6.500	102.459	102.433	102.306	FICO 640 - 659	0.875
6.875	102.052	101.977	101.902	6.875	98.958	98.932	98.898	6.625	102.965	102.939	102.812	FICO 620 - 639	1.500
7.000	102.519	102.443	102.368	7.000	99.081	99.054	99.021	6.750	103.454	103.428	103.301	CA Property	0.150
7.125	102.956	102.881	102.805	7.125	99.209	99.182	99.149	6.875	102.947	102.853	102.659	Loan < \$50K (exception)	1.500
7.250	102.768	102.675	102.481	7.250	99.051	98.938	98.845	7.000	103.486	103.393	103.199	All RD Refinance Loans	0.125
7.375	99.867	99.813	99.660					7.125	104.011	103.917	103.724	*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	101.766	101.753	101.640	5.500	100.590	100.523	100.406	5.750	100.274	100.211	100.049	5.500	100.590	100.523	100.406
6.125	102.274	102.260	102.147	5.625	101.121	101.054	100.937	5.875	100.263	100.200	100.038	5.625	101.121	101.054	100.937
6.250	102.778	102.764	102.651	5.750	101.331	101.298	101.214	6.000	100.250	100.187	100.025	5.750	101.331	101.298	101.214
6.375	102.373	102.346	102.220	5.875	101.350	101.316	101.233	6.125	100.235	100.172	100.010	5.875	101.350	101.316	101.233
6.500	102.877	102.850	102.724	6.000	101.895	101.861	101.778	6.250	99.920	99.857	99.695	6.000	101.895	101.861	101.778
6.625	103.372	103.345	103.218	6.125	102.357	102.323	102.240	6.250	102.506	102.473	102.390	6.125	102.357	102.323	102.240
6.750	103.861	103.834	103.707	6.250	102.259	102.217	102.125	6.375	102.875	102.842	102.750	6.250	102.506	102.473	102.390
6.875	104.356	104.329	104.202	6.375	102.856	102.823	102.730	6.500	102.631	102.589	102.497	6.375	102.356	102.323	102.240
7.000	104.851	104.824	104.697	6.500	102.956	102.881	102.805	6.625	103.114	103.072	102.980	6.625	103.114	103.072	102.980
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	100.730	100.650	100.520	6.250	101.894	101.860	101.777	6.125	100.235	100.172	100.010	6.250	101.894	101.860	101.777
5.875	100.968	100.888	100.757	6.375	101.566	101.524	101.432	6.250	99.920	99.857	99.695	6.375	101.566	101.524	101.432
6.000	101.313	101.233	101.102	6.500	101.978	101.937	101.845	6.625	102.352	102.310	102.218	6.500	101.978	101.937	101.845
6.125	101.634	101.553	101.423	6.625	102.352	102.310	102.218	6.750	102.286	102.259	102.132	6.625	102.352	102.310	102.218
6.250	101.879	101.870	101.862	6.750	102.052	101.977	101.902	6.875	102.052	101.977	101.902	6.750	102.052	101.977	101.902
6.375	101.810	101.801	101.793	7.000	102.519	102.443	102.368	7.125	102.956	102.881	102.805	7.000	102.519	102.443	102.368
6.500	102.273	102.264	102.256	7.125	102.956	102.881	102.805	7.250	102.768	102.675	102.481	7.125	102.956	102.881	102.805
6.625	102.461	102.453	102.444	7.250	102.768	102.675	102.481	7.375	99.867	99.813	99.660	7.250	102.768	102.675	102.481
6.750	99.586	99.559	99.432	7.375	99.867	99.813	99.660					7.375	99.867	99.813	99.660
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													

 SERVING THOSE THAT SERVE
VA & VA IRRRLS

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 Until 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, OH, SC, TN, TX, VA, WA, WI
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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
30 Days	12/4/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

Effective: 11/4/2025 10:12

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	110.957	11.500	112.505
11.375	110.707	11.375	112.255
11.250	110.457	11.250	112.005
11.125	110.207	11.125	111.755
11.000	109.957	11.000	111.505
10.875	109.707	10.875	111.255
10.750	109.457	10.750	111.005
10.625	109.207	10.625	110.755
10.500	108.957	10.500	110.505
10.375	108.707	10.375	110.255
10.250	108.457	10.250	110.005
10.125	108.207	10.125	109.755
10.000	107.957	10.000	109.505
9.875	107.707	9.875	109.255
9.750	107.457	9.750	109.005
9.625	107.207	9.625	108.755
9.500	106.957	9.500	108.505
9.375	106.707	9.375	108.255
9.250	106.457	9.250	108.005
9.125	106.207	9.125	107.755
9.000	105.957	9.000	107.505
8.875	105.707	8.875	107.255
8.750	105.457	8.750	107.005
8.625	105.207	8.625	106.755
8.500	104.957	8.500	106.505
8.375	104.707	8.375	106.255
8.250	104.457	8.250	106.005
8.125	104.207	8.125	105.724
8.000	103.957	8.000	105.411
7.875	103.675	7.875	105.099
7.750	103.394	7.750	104.786
7.625	103.082	7.625	104.474
7.500	102.769	7.500	104.099
7.375	102.394	7.375	103.724
7.250	102.019	7.250	103.286
7.125	101.644	7.125	102.849
7.000	101.269	7.000	102.349
6.875	100.832	6.875	101.849
6.750	100.394	6.750	101.286
6.625	99.957	6.625	100.724
6.500	99.519	6.500	100.099
6.375	99.019	6.375	99.474
6.250	98.519	6.250	98.786
6.125	97.956	6.125	98.098
6.000	97.394	6.000	97.411
5.875	96.769	5.875	96.661
5.750	96.144	5.750	95.911
5.625	95.456	5.625	95.161
5.500	94.769	5.500	94.411

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
		0.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
Full Doc	>= 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	0.500	0.250	0.125	-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									
Alt Doc	>= 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									
	620 - 639									
Loan Size	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
	>\$2.0mm, <\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
Loan Type LLPAs	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
	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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	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	-
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
	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 LLPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	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 LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	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	-0.250	-0.375	-0.375	-0.375		

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
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			Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Investor Only			>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
5 year			760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
4 year			740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
3 year			720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
2 year			700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
1 year			680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
None			660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
			640 - 659							
Minimum Loan Size \$150,000			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
			>=52.0mm, <\$2.5mm							
			>=2.5mm, <\$3.0mm							
			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
			FC/SS/DII/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
			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	
			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

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

Lock Expirations	Lock Extensions
30 Days	12/4/2025
	2 days 0.100
	7 days 0.250
	15 days 0.375
	30 days 0.625

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

NON-QM

Residential 30YR Fixed		Investor 30YR Fixed	
Rate	30 Day	Rate	30 Day
6.375%	98.075	6.375%	99.000
6.500%	99.025	6.500%	99.900
6.625%	99.725	6.625%	100.400
6.750%	100.325	6.750%	100.900
6.875%	100.775	6.875%	101.375
6.990%	101.225	6.990%	101.825
7.125%	101.600	7.125%	102.325
7.250%	102.000	7.250%	102.775
7.375%	102.375	7.375%	103.250
7.500%	102.700	7.500%	103.675
7.625%	102.950	7.625%	104.050
7.750%	103.225	7.750%	104.425
7.875%	103.475	7.875%	104.800
7.990%	103.725	7.990%	105.175
8.125%	103.975	8.125%	105.550
8.250%	104.225	8.250%	105.890
8.375%	104.475	8.375%	106.190
8.500%	104.725	8.500%	106.490
8.625%	104.975	8.625%	106.771
8.750%	105.225	8.750%	107.053
8.875%	105.475	8.875%	107.334
8.990%	105.725	8.990%	107.599
9.125%	105.975	9.125%	107.865
Max Price (Owner Occ / 3Yr+ PPP)	101.500	Max Price (3Yr PPP)	101.500
Max Price (2 Yr PPP)	101.000	Max Price (2Yr PPP)	101.000
Max Price (1 Yr PPP)	100.000	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								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
Bank Statement / No Ratio								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
Residential NQM -- LLPAs								
LTV	55	60	65	70	75	80	85	90
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	0.000	-0.125	-0.125	-0.250	-0.500
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
Investor NQM -- LLPAs								
DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	



Non-QM UW Fee
\$1,395

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

		Lock Expirations	Lock Extensions	
30 Days	12/4/2025	2 days	0.100	
		7 days	0.250	
		15 days	0.375	
		30 days	0.625	

Effective: 11/4/2025 10:12

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	111.775	111.150	110.400
9.875	111.525	110.900	110.150
9.750	111.275	110.650	109.900
9.625	111.025	110.400	109.650
9.500	110.775	110.150	109.400
9.375	110.525	109.900	109.150
9.250	110.275	109.650	108.900
9.125	110.025	109.400	108.650
9.000	109.775	109.150	108.400
8.875	109.525	108.900	108.150
8.750	109.275	108.650	107.900
8.625	109.025	108.400	107.650
8.500	108.775	108.150	107.400
8.375	108.525	107.900	107.150
8.250	108.275	107.650	106.900
8.125	107.986	107.361	106.611
8.000	107.698	107.073	106.323
7.875	107.409	106.784	106.034
7.750	107.102	106.477	105.727
7.625	106.778	106.153	105.403
7.500	106.436	105.811	105.061
7.375	106.076	105.451	104.701
7.250	105.696	105.071	104.321
7.125	105.296	104.671	103.921
7.000	104.876	104.251	103.501
6.875	104.436	103.811	103.061
6.750	103.976	103.351	102.601
6.625	103.498	102.873	102.123
6.500	102.999	102.374	101.624
6.375	102.482	101.857	101.107
6.250	101.947	101.372	100.622
6.125	101.393	100.888	100.138
6.000	100.823	100.388	99.638
5.875	100.234	99.873	99.123
5.750	99.629	99.344	98.594
5.625	99.008	98.801	98.051
5.500	98.372	98.244	97.494
5.375	97.719	97.594	96.844
5.250	97.053	96.928	96.178
5.125	96.371	96.246	95.496
5.000	95.676	95.551	94.801

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money Loans	>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
	760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
Limited Cash-Out Refinance	660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
	>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
	700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
Cash-Out Refinance	680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
	>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
	760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
	740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
Purchase Money Loans & Limited Cash-Out Refinance	700 - 719	-0.375	-0.500	-1.625	-2.250	-3.250		
	680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
	660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Agency Jumbo Balances*	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
	2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
Agency Jumbo Balances*	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	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		
	Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
	Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
Mortgages with Subordinate Financing	CLTV > LTV & FICO > 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
	CLTV > LTV & FICO < 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
	Program Notes							
	Program Name	Non-Agency Investor/2nd Home						
	Min Loan Amt	150k						
	Max Loan Amt	Agency Limits or 2.25MM						
Loss Payee Clause	Max Price	103.000						
	Min Price	99.500						
	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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11/4/2025 10:12

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

Lock Expirations		Lock Extensions	
30 Days	12/4/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

FIXED SECONDS

Max YSP Seconds
101.000
No Prepayment Penalties on Seconds

INVESTOR PRICE ADJUSTERS											
		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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)			
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)			
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)			
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)			
	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)					
	≥ 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)			
BANK STATEMENT (12 or 24)	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)							
	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			
TERM	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)			
	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			
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
DTI	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)				
	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)			
	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)			
PROPERTY	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)			

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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 1300 NW Briarcliff Pkwy
 Kansas City, MO 64150
www.uffwholesale.com

Lock Expirations	Lock Extensions
30 Days	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
7.750	101.026	100.963	100.588
7.625	100.235	100.172	99.797
7.500	100.132	100.070	99.695
7.375	100.019	99.956	99.581
7.250	99.897	99.834	99.459
7.125	99.184	99.121	98.746

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		State Pricing Adjustments	
Repayable 3.5%	# 0.000	3.5% DPA SC - Loan Amount <\$100,000	-1.500
Repayable 5%	# -0.750	3.5% DPA SC - Loan Amount >=\$100,000 and <\$120,000	-1.000
Manufactured Home (Double Wide)	# -0.250	3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500
2 Units	# -0.250	5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500
Manual Underwrite	# -0.250	5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250
Exceed Income Limits (>135% AMI)	# -0.250	5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125
High Balance	# -2.500	5% DPA SC & AK Loan Amount <\$70,0000	-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	2 days
30 Days	7 days
45 Days	15 days 30 days

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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



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 Until 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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