

10/7/2025 10:05

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	10/22/2025	2 days	0.100
30 Days 45 Days	11/6/2025	7 days	0.250
45 Days	11/21/2025	15 days	0.375
		30 days	0.625

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

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CON	IVENTION	AL 30/25Y	R FIXED	CC	NVENTION	NAL 20 YR	FIXED	CC	ONVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	NAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	99.744	99.728	99.653	5.250	99.945	99.836	99.735	5.000	99.634	99.617	99.506	5.125	99.562	99.546	99.399
5.875	100.390	100.331	100.220	5.375	100.462	100.353	100.253	5.125	99.913	99.896	99.782	5.250	100.007	99.990	99.844
6.000	100.952	100.893	100.782	5.500	100.051	99.942	99.850	5.250	100.364	100.347	100.200	5.375	100.433	100.416	100.269
6.125	101.447	101.389	101.328	5.625	100.568	100.460	100.368	5.375	100.901	100.884	100.737	5.500	100.679	100.662	100.515
6.250	101.302	101.235	101.171	5.750	101.056	100.947	100.855	5.500	101.151	101.135	100.988	5.625	100.891	100.874	100.727
6.375	101.769	101.702	101.638	5.875	101.513	101.405	101.313	5.625	101.363	101.346	101.199	5.750	101.054	101.037	100.890
6.500	102.242	102.175	102.111	6.000	101.193	101.143	100.953	5.750	101.410	101.393	101.246	5.875	101.452	101.436	101.289
6.625	102.672	102.605	102.541	6.125	101.546	101.485	101.329	5.875	101.920	101.904	101.757	6.000	101.653	101.637	101.490
6.750	102.524	102.466	102.409	6.250	101.977	101.861	101.761	6.000	102.126	102.109	101.962	6.125	101.838	101.822	101.675
6.875	102.983	102.924	102.868	6.375	102.357	102.241	102.141	6.125	102.366	102.349	102.202	6.250	102.172	102.155	101.990
				1											
CO	NV 30 YR	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	H BAL	CC	ONV 15 YR	FIXED HIG	SH BAL	CC	NV 10 YR	FIXED HIG	H BAL
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.875	99.933	99.883	99.692	5.875	99.954	99.908	99.849	6.250	100.353	100.337	100.172	6.250	99.926	99.909	99.745
6.000	100.528	100.478	100.288	6.000	100.417	100.371	100.312	6.375	100.765	100.748	100.583	6.375	100.228	100.212	100.047
6.125	100.829	100.779	100.666	6.125	100.832	100.786	100.727	6.500	100.918	100.902	100.737	6.500	100.466	100.449	100.284
6.250	100.962	100.895	100.831	6.250	101.016	100.962	100.895	6.625	101.103	101.086	100.921	6.625	100.668	100.651	100.486
6.375	101.347	101.280	101.216	6.375	101.401	101.347	101.280	6.750	100.914	100.880	100.705	6.750	100.488	100.454	100.278
6.500	101.813	101.762	101.602	6.500	101.787	101.733	101.666	6.875	101.300	101.266	101.090	6.875	100.766	100.732	100.556
6.625	102.070	102.003	101.939	6.625	102.124	102.070	102.003	7.000	101.406	101.372	101.196	7.000	100.923	100.889	100.714
6.750	101.598	101.548	101.499	6.750	101.629	101.598	101.548	7.125	101.496	101.463	101.287	7.125	101.056	101.022	100.846
6.875	101.896	101.863	101.787	6.875	101.916	101.886	101.836	7.250	99.022	98.930	98.813	7.250	99.022	98.930	98.813
7.000	102.383	102.349	102.128	7.000	102.197	102.167	102.117								
	SOFR 5	5/6 ARMS			SOFR	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
				H								No Impou	nds (Non-CA)		0.250
				H								No Impou	nds (CA Only)		0.150
				H								Non-Own	er, LTV <= 75		2.125
				H								Non-Own	er, LTV 75.01-8	80	3.375
				H								Non-Owner, LTV > 80			4.125
	No Current	Program D	ata	H	No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
				H								Condo, LT	V > 75		0.750
												FICO < 66	0		0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
		ss Payee	Clause _			ck Desk H	lours.		Con	tact Us			Approv	ed States	
	United Fideli	•		TIMA				Fm	ail: locks@		ze.com	ΔR Δ7 C	A, CO, FL, GA		I KZ KA IV
			wy, Suite 27		1	0am - 5:00p			Lock Desk: (-	1 ' '	1N, MO, NC, I		
		nsas City, M		9	Lock O	nline Unitl 8	:00pm CST		iside Sales:	,		'*'L, 'V'', 'V		, VA, WA,W	
		, /*/								(810) 437-		1	,,	,,, 9 ***	



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	Conforming LLF						LLPA	\S							
	Purch	nase Mon	ey Loans	- LLPA	by Credit	Score/L	TV Ratio			Cash-out	Refinance	Loans – Ratio	_	Credit Sco	ore/LTV
					TV Rang	e							LTV Rang	ie	
Credit Score		Applic	cable for				r than 15	years		Credit Score				or all loans	s
	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		<u>>0%</u>	>30%	>60%	>70%	>75%
≥ = 780		0.000%								≥ = 780	0.375%	0.375%		0.875%	1.375%
760 – 779 740 – 759		0.000%								760 – 779 740 – 759	0.375% 0.375%	0.375%	0.875%	1.250% 1.625%	1.875% 2.375%
720 – 739		0.000%						0.875%		720 – 739	0.375%		1.375%	2.000%	2.750%
700 – 719		0.000%								700 – 719	0.375%		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%								660 – 679	0.375%	0.875%		4.000%	4.750%
640 - 659		0.000%								640 - 659	0.375%	1.375%		4.625%	5.125%
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.075%	2.025%	2.250%	1.750%	≤ 639 Additional L			3.375%	4.875%	5.125%
Add	itional LL	.PAs by L	.oan Attri	bute App	licable to	Purcha	se Money	Loans		Additional	.LI AS DY L	Refinanc		iloubic to c	ousii-out
					TV Rang	e							LTV Rang	ie.	
Loan Feature	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Loan Feature	>0%	>30%	>60%	>70%	>75%
Adjustable-rate		0.000%								Condo	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%								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	ces – LL	PA by Cr	edit Scor	e/LTV Ra	tio		All LLPA	s will be v	vaived fo	or the fo	llowing lo	ans
				L	TV Rang	е					Hoi	meReady ⁽	[®] loans		
Credit Score															
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tin	ne homebu	yers with	qualifying	income ≤10	00% area
Credit Score	<u>>0%</u>	Applic	>60%	all loans	with tern >75%	ns greate >80%	r than 15 >85%	years >90%	>95%			•		income ≤10 igh-cost are	
≥ = 780	<u>>0%</u>		>60%	>70%	>75%	>80%			>95% 0.375%	median ir		l) or 120%	6 AMI in h	igh-cost are	
		> 30% 0.000%	>60%	>70% 0.125%	>75% 0.500%	> 80% 0.625%	>85% 0.500%	>90% 0.375%		median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780	0.000%	> 30% 0.000%	>60% 0.000% 0.125%	>70% 0.125% 0.375%	>75% 0.500%	> 80% 0.625%	>85% 0.500%	>90% 0.375% 0.625%	0.375%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 – 779	0.000%	>30% 0.000% 0.000%	>60% 0.000% 0.125% 0.250%	>70% 0.125% 0.375% 0.750%	>75% 0.500% 0.875% 1.125%	>80% 0.625% 1.000% 1.375%	>85% 0.500% 0.750% 1.125%	>90% 0.375% 0.625% 1.000%	0.375% 0.625% 1.000%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739	0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500%	>70% 0.125% 0.375% 0.750% 1.000%	>75% 0.500% 0.875% 1.125% 1.625%	>80% 0.625% 1.000% 1.375% 1.750%	>85% 0.500% 0.750% 1.125% 1.500%	>90% 0.375% 0.625% 1.000% 1.250%	0.375% 0.625% 1.000% 1.250%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625%	>70% 0.125% 0.375% 0.750% 1.000% 1.250%	>75% 0.500% 0.875% 1.125% 1.625% 1.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625%	0.375% 0.625% 1.000% 1.250% 1.625%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699	0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679	0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
$\geq = 780$ $760 - 779$ $740 - 759$ $720 - 739$ $700 - 719$ $680 - 699$ $660 - 679$ $640 - 659$	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% e Application	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to L	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mitted Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% e Application	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mitted Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% e Application	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% efinance:	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% nal LLPA	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.375% 1.750%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% c Applic: >70% 0.000%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Cate >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% ish-out R	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% efinances	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.025% 0.250% 0.375% s by Loa	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 0.875% 1.125% 1.750% Attribut >60% 0.000%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% E Application 2.70% 0.000%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Care >80% 0.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.750%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.375% 0.375% 0.000% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% Attribut >60% 0.000% 0.125%	>70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 0.000% 0.125% 2.125%	>75% 0.500% 0.875% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% able to Litt Rang >75% 0.000% 0.750%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% 0.000% 0.750% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.250% 0.375% s by Loa >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.750% Attribut >60% 0.000% 1.625% 1.625%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.500% 6 Applic >70% 0.000% 0.125% 2.125% 2.125%	>75% 0.500% 0.875% 1.125% 1.125% 1.625% 2.250% 2.500% 2.875% 3.500% able to LiTV Rang >75% 0.000% 0.750% 3.375%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 0.750%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% 6finances >90% 0.250% 4.125%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 2.500% 0.250% 0.250% 4.125%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Two- to four-unit	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.250% 0.250% 0.375% s by Loa >30% 0.000% 1.125%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 0.500%	>70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500%	>75% 0.500% 0.875% 1.125% 1.125% 1.625% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750% 3.375% 0.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125%	>90% 0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.125% 0.250% 0.250% 4.125% 4.125% 0.500%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 0.750% 4.125%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% 0.000% 1.125% 1.125% 0.500%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% 0.000% 0.125% 1.625% 0.500%	>70% 0.125% 0.375% 1.000% 1.250% 1.625% 1.875% 2.125% 2.500% 0.000% 0.125% 2.125% 2.125% 0.500%	>75% 0.500% 0.875% 1.125% 1.125% 1.625% 2.250% 2.875% 3.500% able to L TV Rang >75% 0.000% 0.750% 3.375% 0.500%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% mited Ca e >80% 0.000% 4.125% 4.125% 0.500% 0.625%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.375% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 4.125% 0.500%	>90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 2.125% 2.500% 2.500% >95% 0.250% 4.125% 0.500%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	
≥ = 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 ≤ 639 Additio Loan Feature Adjustable-rate mortgage Condo Investment property Second home Manufactured home Manufactured home Two- to four-unit property High-balance	0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 0.000% 1.125% 0.500% 0.000%	>30% 0.000% 0.000% 0.000% 0.000% 0.000% 0.125% 0.250% 0.375% S by Loa >30% 0.000% 1.125% 1.125% 0.500% 0.000%	>60% 0.000% 0.125% 0.250% 0.500% 0.625% 1.125% 1.375% 1.750% Attribut >60% 0.000% 0.125% 1.625% 0.500% 0.375%	>70% 0.125% 0.375% 0.750% 1.000% 1.250% 1.625% 2.125% 2.125% 0.000% 0.125% 2.125% 0.125% 0.375% 0.375%	>75% 0.500% 0.875% 1.125% 1.125% 1.625% 1.875% 2.250% 2.500% 2.875% 3.500% able to Li TV Rang >75% 0.000% 3.375% 0.500% 0.625% 1.000%	>80% 0.625% 1.000% 1.375% 1.750% 2.125% 2.500% 3.000% 3.375% 3.875% mited Ca e >80% 0.000% 4.125% 4.125% 0.625% 1.000%	>85% 0.500% 0.750% 1.125% 1.500% 1.750% 2.125% 2.875% 3.625% sh-out R >85% 0.000% 4.125% 0.500% 0.625% 1.000%	>90% 0.375% 1.000% 1.250% 1.255% 2.125% 2.500% 2.500% 0.750% 4.125% 4.125% 0.500% 0.625%	0.375% 0.625% 1.000% 1.250% 1.625% 1.750% 2.125% 2.500% 2.500% 0.250% 4.125% 4.125% 0.500% 0.625% 1.000%	median ir	ncome (AM	l) or 120%	6 AMI in h	igh-cost are	



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1.125 102.183 102.100 101.967 6.125 102.202 102.185 102.021 6.250 100.182 100.119 99.957	mount \$50K < \$100K
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10.250 101.671 101.588 101.455 6.250 98.431 98.444 98.249 6.000 101.435 101.385 101.223 FICO 7	40 - 779 0.000 00 - 739 0.125 80 - 699 0.250 60 - 679 0.375 40 - 659 0.875 20 - 639 1.500 perty 0.15i c \$50K (exception) 1.500 Refinance Loans 0.125 **St. Adjustments may apply VA 30 YR Fixed IRRRL
10.637 101.637 101.622 101.557 6.375 98.177 98.145 98.094 6.125 101.981 101.931 101.769 102.431 102.332 102.441 102.337 102.447 102.441 102.438 102.337 102.447 102.459 102.447 10	00 - 739
10.139 102.124 102.059 6.500 98.380 98.347 98.297 6.250 102.459 102.409 102.247 102.616 102.146 102.116 6.750 99.263 99.230 99.054 6.625 102.870 102.837 102.618 102.000 102.307 102.277 102.247 7.000 102.307 102.277 102.247 7.250 102.411 102.681 7.250 102.431 102.397 102.238 7.250 99.022 98.930 98.813 7.250 99.022 98.930 98.813 7.250 100.607 100.540 100.503 7.250 100.485 100.607 100.540 100.503 7.550 100.485 102.202 102.385 102.202 102.185 102.021 102.524 102.202 102.385 102.224 102.328 103.355 102.026 102.342 103.085 103.476 103.424 103.144 103.145 103.425 103.648 103.015 102.839 103.505 103.329 103.344 103.329 103.344 1	80 - 699 0.256 60 - 679 0.375 40 - 659 0.875 20 - 639 1.500 perty 0.156 c \$50K (exception) 1.500 Refinance Loans 0.125 **St. Adjustments may apply** VA 30 YR Fixed IRRRL
102.412 102.397 102.332 6.625 98.773 98.740 98.564 6.375 101.782 101.749 101.590 FICO 6	60 - 679 0.375 40 - 659 0.875 20 - 639 1.500 perty 0.156 c \$50K (exception) 1.500 Refinance Loans 0.125 **St. Adjustments may apply VA 30 YR Fixed IRRRL
102.176 102.176 102.146 102.116 6.750 99.263 99.230 99.054 6.500 102.360 102.327 102.168 FICO 6 FICO	40 - 659 0.875 20 - 639 1.500 perty 0.150 : \$50K (exception) 1.50C Refinance Loans 0.125 : St. Adjustments may apply
101.920 101.889 101.859 101.859 102.877 102.248 102.249 102.341 102.397 102.238 102.397 102.238 102.500 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.244 100.503 100.607 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.607 100.540 100.503 100.607 100.607 100.607 100.607 100.607 100.607 100.608 100.607 100.	20 - 639 1.500 perty 0.15i : \$50K (exception) 1.500 Refinance Loans 0.125 - St. Adjustments may apply VA 30 YR Fixed IRRRL
100 102.307 102.277 102.247 102.247 102.247 102.711 102.681 102.741 102.711 102.681 102.397 102.238 102.599 102.565 102.406 103.375 100.607 100.540 100.503 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.540 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607 100.503 100.607	perty 0.15 c \$50K (exception) 1.50K Refinance Loans 0.125 St. Adjustments may apply VA 30 YR Fixed IRRRL
1.25	\$50K (exception) 1.50C Refinance Loans 0.12S St. Adjustments may apply VA 30 YR Fixed IRRRL
102.431 102.397 102.238 7.250 99.022 98.930 98.813 7.000 103.142 103.108 102.949 7.125 103.668 103.635 103.476 7.000 103.142 103.108 102.949 7.125 103.668 103.635 103.476 7.000 103.142 103.108 102.949 7.125 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.125 103.668 103.635 103.476 7.000 7.0	Refinance Loans 0.125 St. Adjustments may apply VA 30 YR Fixed IRRRL
Tile	St. Adjustments may apply VA 30 YR Fixed IRRRL
VA 15 YR Fixed VA 30 YR Fixed VA 30 YR Fixed VA 5/1 ARM 1/1/5 Rate 15-Day 30-Day 45-Day 5.500 100.693 101.676 101.512 5.250 102.202 102.185 102.204 5.750 101.234 101.167 100.992 102.314 102.211 102.515 102.515 102.515 102.515 102.518 102.342 6.000 101.698 101.615 101.482 6.250 103.538 103.505 103.329 6.250 102.284 102.201 102.676 6.375 102.329 102.314 102.249 6.500 102.791 102.776 102.711	VA 30 YR Fixed IRRRL
VA 15 YR Fixed VA 30 YR Fixed Rate 15-Day 30-Day 45-Day 5.500 101.693 101.676 101.512 5.500 100.485 100.424 100.314 5.750 102.202 102.185 102.021 5.625 101.042 100.982 100.871 5.750 100.223 100.160 99.998 5.625 5.500 102.234 101.167 100.992 6.000 102.551 102.518 102.342 103.343 103.505 103.329 6.250 102.284 102.201 102.676 6.375 102.329 102.314 102.249 6.500 102.711 102.499 6.500 102.711 103.776 102.711 103.776 102.711 103.776 103.711 103.776 1	
VA 15 YR Fixed VA 30 YR Fixed Rate 15-Day 30-Day 45-Day 5.500 101.693 101.676 101.512 5.500 100.485 100.424 100.314 5.750 102.202 102.185 102.021 5.625 101.042 100.982 100.871 5.750 100.223 100.160 99.998 5.625 5.500 102.234 101.167 100.992 6.000 102.551 102.518 102.342 103.343 103.505 103.329 6.250 102.284 102.201 102.676 6.375 102.329 102.314 102.249 6.500 102.711 102.499 6.500 102.711 103.776 102.711 103.776 102.711 103.776 103.711 103.776 1	
VA 15 YR Fixed VA 30 YR Fixed VA 30 YR Fixed VA 5/1 ARM 1/1/5 Rate 15-Day 30-Day 45-Day 5.500 101.693 101.693 101.676 101.512 5.500 100.485 100.424 100.314 5.750 100.234 100.171 100.009 5.500 102.706 102.689 102.524 5.750 101.234 101.167 100.992 6.000 102.551 102.518 102.324 6.000 101.698 101.615 101.482 6.250 103.538 103.505 103.329 6.250 102.284 102.201 102.201 102.676 6.375 102.329 102.314 102.249 6.500 102.711 102.499 6.500 102.711 102.499 6.500 102.711 102.499 6.500 102.711 102.776 102.711 102.499 6.500 102.711 102.499 6.500 102.711 102.776 102.711 102.776 102.711 102.776 102.711 102.776 102.711 102.776 102.771 102.776 102.771 102.776 102.771 102.771 102.776 102.771 10	
.000 101.693 101.676 101.512 5.500 100.485 100.424 100.314 5.750 100.234 100.171 100.009 5.500 .125 102.202 102.185 102.021 5.625 101.042 100.982 100.871 5.875 100.234 100.171 100.009 5.625 .375 102.046 102.013 101.837 5.875 101.132 101.049 100.916 6.125 100.134 99.986 5.750 .500 102.551 102.518 102.342 101.639 101.699 100.916 6.125 100.134 99.986 5.750 .625 103.048 103.015 102.839 6.000 101.482 6.250 101.482 6.250 100.182 100.119 99.957 6.025 .750 103.538 103.505 103.329 6.250 102.284 102.201 102.067 6.250 102.314 102.249 6.375 6.500 102.776 102.711 102.67 6.500 6.375	15-Day 30-Day 45-Day
125 102.202 102.185 102.021 5.625 101.042 100.982 100.871 5.875 100.223 100.160 99.998 5.625 5.750 5.750 101.167 100.992 6.000 100.211 100.160 99.998 5.625 5.750 5.750 101.167 100.992 6.000 100.211 100.148 99.986 5.750 5.750 5.875 101.132 101.049 100.916 6.125 100.197 100.134 99.972 5.875 5.875 6.000 101.698 101.615 101.482 6.250 100.182 100.119 99.957 6.000 6.125 100.182 100.119 99.957 6.000 6.125 6.250 100.182 100.119 99.957 6.000 6.125 6.250 6.250 6.250 6.250 6.250 6.250 6.250 6.250 6.250 6.250 6.250 6.375 6.500 102.314 102.249 6.500 6.500 6.250 6.375 6.500 6.500 6.250 <td< td=""><td>15 54, 55 54, 45 54,</td></td<>	15 54, 55 54, 45 54,
.250 102.706 102.689 102.524 5.750 101.234 101.167 100.992 6.000 100.211 100.148 99.986 5.750 .375 102.046 102.013 101.837 5.875 101.132 101.049 100.916 6.125 100.197 100.134 99.972 5.875 .500 102.518 102.518 102.342 6.000 101.698 101.615 101.482 6.250 100.182 100.119 99.957 6.000 .750 103.538 103.505 103.329 6.250 102.284 102.201 102.067 6.250 100.197 100.119 99.957 6.250 6.375 102.329 102.314 102.249 6.500 102.711 100.182 100.119 99.957 6.250 6.375 6.500 102.791 102.776 102.711 100.0711 100.148 99.957 6.000	100.485 100.424 100.314
.375	101.042 100.982 100.87
.500 102.551 102.518 102.342 6.000 101.698 101.615 101.482 6.250 100.182 100.119 99.957 6.000 6.125 .750 103.538 103.505 103.329 6.500 102.284 102.201 102.067 6.375 102.329 102.314 102.249 6.500 102.791 102.776 102.711	101.127 101.043 100.910
6.125 103.048 103.015 102.839 6.125 102.183 102.100 101.967 6.250 103.538 103.505 103.329 6.500 102.284 102.201 102.067 6.375 6.500 102.791 102.776 102.711 6.500	101.132 101.049 100.91
6.250 103.538 103.505 103.329 6.250 102.284 102.201 102.067 6.375 102.329 102.314 102.249 6.500 102.791 102.776 102.711 6.500	101.698 101.615 101.48
6.375 102.329 102.314 102.249 6.500 102.791 102.776 102.711 6.500	102.183 102.100 101.96
6.500 102.791 102.776 102.711	102.284 102.201 102.06
	102.329 102.314 102.249
6.625 103.175 103.160 103.095 6.625	102.791 102.776 102.71
	103.175 103.160 103.09
VA 15 YR Fixed High Bal VA 30 YR Fixed High Bal VA 5/1 ARM HB	VA 30 YR Fixed IRRRL HB
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
.750 100.907 100.899 100.841 6.250 101.671 101.588 101.455 6.125 100.197 100.134 99.972 6.250	101.671 101.588 101.45
.875 101.145 101.138 101.080 6.375 101.637 101.622 101.557 6.250 100.182 100.119 99.957 6.375	101.637 101.622 101.55
.000 101.488 101.481 101.423 6.500 102.139 102.124 102.059 6.500 6.500	102.139 102.124 102.05
.125 101.811 101.804 101.746 6.625 102.412 102.397 102.332	102.412 102.397 102.33
.250 101.282 101.077 100.873 6.750 102.176 102.146 102.116	102.176 102.146 102.11
.375 101.206 101.002 100.798 6.875 101.920 101.889 101.859	101.920 101.889 101.859
.500 101.663 101.459 101.255 7.000 102.307 102.277 102.247	102.307 102.277 102.24
.625 101.844 101.640 101.436 7.125 102.741 102.711 102.681 7.125 7.125 102.741 102.711 102.681 7.125 7	102.741 102.711 102.68
.750 99.263 99.230 99.054 7.250 102.431 102.397 102.238 7 7.250 7.	102.431 102.397 102.23
7.375 100.607 100.540 100.503 7.375	100.607 100.540 100.503
VA Price Adjustments	
CO>=740 0.000 VA Loans 0.250	
ICO 680 - 739 0.125 Non-Owner 0.500	
	SE THAT SERVE
ICO 640 - 659 2.000 Loan < \$50K (exception only) 1.500 VA & V	A IRRRLS
ICO 620 - 639 3.000	
Loss Payee Clause Lock Desk Hours Contact Us	
8:30am = 5:00nm (S)	Approved States
1300 NW Briarcliff Pkwy, Suite 275 Lock Online Unitl 8:00pm CST Lock Desk: (816) 457-6440 ME, MI	Approved States , CA, CO, FL, GA, HI, IA, IL, IN, KS, KY, , MN, MO, NC, NE, NH, NM, NV, OK,



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
 11/6/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

FUN	DING CORP			
Effective:	10/7/2025 10:0	05		
			NON-QM:	7
Residentia	al 30 Yr Fixed		DSCR	_
11.500	110.887	11.500	112.605	
11.375	110.637	11.375	112.355	
11.250	110.387	11.250	112.105	
11.125	110.137	11.125	111.855	
11.000	109.887	11.000	111.605	
10.875	109.637	10.875	111.355	
10.750	109.387	10.750	111.105	
10.625	109.137	10.625	110.855	
10.500	108.887	10.500	110.605	
10.375	108.637	10.375	110.355	
10.250	108.387	10.250	110.105	
10.125	108.137	10.125	109.855	
10.000	107.887	10.000	109.605	
9.875	107.637	9.875	109.355	
9.750	107.387	9.750	109.105	
9.625	107.137	9.625	108.855	
9.500	106.887	9.500	108.605	
9.375	106.637	9.375	108.355	
9.250	106.387	9.250	108.105	
9.125	106.137	9.125	107.855	
9.000	105.887	9.000	107.605	
8.875	105.637	8.875	107.355	
8.750	105.387	8.750	107.105	
8.625	105.137	8.625	106.855	
8.500	104.887	8.500	106.605	
8.375	104.637	8.375	106.355	
8.250	104.387	8.250	106.105	
8.125	104.137	8.125	105.824	
8.000	103.887	8.000	105.511	
7.875	103.605	7.875	105.199	
7.750	103.324	7.750	104.886	
7.625	103.012	7.625	104.574	
7.500	102.699	7.500	104.199	
7.375	102.324	7.375	103.824	
7.250	101.949	7.250	103.386	
7.125	101.574	7.125	102.949	
7.000	101.199	7.000	102.449	
6.875	100.762	6.875	101.949	
6.750	100.324	6.750	101.386	
6.625	99.887	6.625	100.824	
6.500	99.449	6.500	100.199	
6.375	98.949	6.375	99.574	
6.250	98.449	6.250	98.886	
6.125	97.886	6.125	98.198	
6.000	97.324	6.000	97.511	
E 07E	06 600	F 0.7F	06.761	

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

5.875

5.750

5.625

5.500

96.761

96.011

95.261

94.511

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

96.699

96.074

95.386

94.699

5.875

5.750 5.625

5.500

PLUS	(Tighter credit b	ox, l	pest	prici	ing)					
	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639									
	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	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-
	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	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
LLPAs	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
	0.1.10	0.250	0.250	0.055	0.255	0.500	0.625	0.750	4 000	
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
Property	Florida Condo	-0.375 -0.375	-0.500 -0.375	-0.500 -0.500	-0.625 -0.500	-0.625 -0.625	-0.750 -0.750	-0.875 -0.750	-1.250	
LLPAs	Non - Warrantable Condo				-0.375					
	Multi Unit Tier 2 States: Other*	-0.250 0.000	-0.250	-0.375 0.000	0.250	-0.500 0.250	-0.500 0.250	-0.750 0.250	-1.250 0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Documentation	0.000	0.000	-0.125	-0.125	-0.250	-0.373	-0.250	-0.625	-0.875
Full Doc	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	-0.073
LLPAs	Asset Depletion/Asset Qualifier 1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc	12 Month Bank Statement 12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-0.023	-1.000
LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.230	-0.573	-0.373		

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

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

Minimum Loan Size \$150,000

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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				
0 Days	11/6/2025	2 days	0.100			
		7 days	0.250			
		15 days	0.375			
		30 days	0.625			

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

NON-QM

	Residential 30YR Fixed			Investor 30YR Fixed				
Rate	30 Day			Rate	30 Day			
6.375%	98.325			6.375%	99.450			
6.500%	99.275			6.500%	100.350			
6.625%	99.975			6.625%	100.850			
6.750%	100.575			6.750%	101.350			
6.875%	101.025			6.875%	101.825			
6.990%	101.475			6.990%	102.275			
7.125%	101.850			7.125%	102.775			
7.250%	102.250			7.250%	103.225			
7.375%	102.625			7.375%	103.675			
7.500%	102.950			7.500%	104.100			
7.625%	103.200			7.625%	104.475			
7.750%	103.475			7.750%	104.850			
7.875%	103.725			7.875%	105.225			
7.990%	103.975			7.990%	105.585			
8.125%	104.225			8.125%	105.935			
8.250%	104.475			8.250%	106.275			
8.375%	104.725			8.375%	106.575			
8.500%	104.975			8.500%	106.875			
8.625%	105.225			8.625%	107.156			
8.750%	105.475			8.750%	107.438			
8.875%	105.725			8.875%	107.719			
8.990%	105.975			8.990%	107.984			
9.125%	106.225			9.125%	108.250			
Max F	Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	Yr PPP)	101.500		
	1	Max Price (2Yr PPP)						
		100.500						
	Max Price (No Prepay)	99.500	M	Max Price (No Prepay)				

		Inve	stor NQN	1 LLPAs			
			Othe	r			
LTV	50	55	60	65	70	75	80
Short Term Rental	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
I/O	-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

			Pr	ice Adjustm	ents				
			Reside	ntial NQN		s			
				Full Doo					
	DxLTV	55	60	65	70	75	80	85	90
	'80	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
	60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
	'20 '00	0.500	0.375	0.375	0.250	0.000 -0.625	-0.875	-3.000	N/A
			0.000	0.000	-0.250	-0.625	-1.500 -3.125	-4.000	N/A N/A
	660 660	-0.125 -1.625	-0.250 -1.750	-0.500 -2.000	-1.250 -2.750	-3.500	-5.000	-6.250 N/A	N/A N/A
	100	-1.023		atement			-3.000	N/A	N/A
FICO	OxLTV	55	60	65	70	75	80	85	90
	80	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
	60	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
7	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
7	'20	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
7	'00	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
6	80	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
6	660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
			Reside	ntial NQN	1 LLPA	s			
L	.TV	55	60	65	70	75	80	85	90
I,	/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out	FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
	FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
	Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
	Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	ndo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
	Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	estor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
	repay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
	r PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	r PPP r PPP	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	-0.500 0.000	N/A N/A	N/A N/A
	r PPP	0.000	0.375	0.000	0.375	0.000	0.375	N/A	N/A
	r PPP	0.625	0.625	0.625	0.625	0.575	0.625	N/A N/A	N/A
	nt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
	nt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
	nt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	nt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	nt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
	ΓIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset U	Itilization	-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
10	99 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
		In	vestor N	IQM LLF	PAs				
		DSC	R ≥ 1.00	x / 3 Yr Pr	ерау				
FICO	OxLTV	50	55	60	65	70	75	80	
	'80	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
	'60	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
	40	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
	20	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
	00	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
	80	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
6	-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	l

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	ĺ	Overlays	Limit
Max Loan Amount	IVICA DIT	110301703	740	90.00%	80.00%		Interest Only / 2-4 Units	80% LTV
			680	85.00%	75.00%		2nd Home / Investor	80% LTV (Purch & R/I
\$1,500,000	50%	6 Months	660	80.00%	70.00%		(Min FICO 680 / Max \$2.5M Loan	
			720	80.00%	75.00%		Size) No Ratio / Asset Depletion	80% LTV
\$2,500,000	50%	9 Months	700	80.00%	70.00%		Non Warrantable Condos	80% LTV
, , ,			680	75.00%	65.00%		Residual Income	\$2,500.00
			720	75.00%	70.00%		12 Mos Profit & Loss	80% (Purchase)
\$3,000,000	50%	12 Months	700	70.00%	70.00%		w/ 2mo Bank Stmt	70% (Refinance)
\$3,500,000	50%	12 Months	700	70.00%	N/A		•	
VESTOR PROGRAM	ELIGIBILITY			Max LTV			INVESTOR PROGRAM LIMITATIO	NS
Max Loan Amount	Reserves	Min DSCR	FICO	Purch	R/T	C/O	Overlays	Limit
			740	80.00%	80.00%	75.00%	Foreign National	80% LTV
\$1,500,000	6 Months	0.75	700	80.00%	80.00%	75.00%	First Time Investors	80% LTV (Purch & R/T)
ψ1,500,000	O WIOTIUTS	0.75	680	75.00%	75.00%	70.00%	Interest Only Min DSCR 1.00	75% LTV (Cash-Out)
			660	75.00%	75.00%	60.00%	DSCR < 1.00x (0.75x Min)	80% LTV
\$2,000,000	6 Months	0.75	700	75.00%	75.00%	70.00%	Purchase & Rate/Term Only, Min	80% LTV
Ψ2,000,000	0 141011010	0.70	680	70.00%	70.00%	65.00%	680, Min \$250,000 LnAmt	
\$2,500,000	6 Months	1.00	700	70.00%	70.00%	65.00%		
eclining Markets	CONT. DDO	DUCTS>> If pro	680	65.00%	65.00%	60.00%	aisal, Max LTV is reduced by 5%	
esidential Highlights		DOCTO?? II pro			omes and NO		alsal, max LTV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O	Qualify over the fully amortized period - 360 Months							
· ,			e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
Max Cash Out Io Ratio		Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove	ortized perio 000; Cash-Ou er 100% of the	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	irement & 12 Months of Total Payments in	DTI determination.
Max Cash Out No Ratio	in	Max Cash-Out Eligible Assets	e fully am = \$1,000,0 must cove payoff of	ortized perio 000; Cash-Ou er 100% of the any Mortgage	d - 360 Months t > \$500,000 re MTG Note, M	equires 720+ FIG Iinimum Reserv	· · · · · · · · · · · · · · · · · · ·	DTI determination.
Max Cash Out Io Ratio IC - Debt Consolidatio	ın	Max Cash-Out Eligible Assets Defined as the guidelines for f	e fully am = \$1,000,0 must cove payoff of urther cla	ortized period 000; Cash-Ou er 100% of the any Mortgago rity.	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque	irement & 12 Months of Total Payments in	DTI determination. Federal or State Tax Liens
Max Cash Out lo Ratio C - Debt Consolidatio	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On	e fully am = \$1,000,0 must cove payoff of further cla	ortized perior 000; Cash-Our er 100% of the any Mortgage rity. urd = % of ame	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc	equires 720+ FIG linimum Reserv luding delinque partial or full pr	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out 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 to the prepaid to the prepa	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
ax Cash Out Description Descri	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operationa	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ee structu al Prepayr	ortized perio 200; Cash-Ou er 100% of the arrity. ard = % of am- ure; OR 3-yea ment Penalty ner Occupied	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (prepaid to the prepaid to the prepa	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out o Ratio C - Debt Consolidatio repayment Penalty vestment Highlights ccupancy	in	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operational	e fully am = \$1,000, must cove payoff of urther cla lly; Standa ree structu al Prepayor Non Owr operties O	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied inly	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio C - Debt Consolidatio repayment Penalty Nestment Highlights ccupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On \$\$ stepdown f see Operations Investment Pro \$\$FR, PUD, Tow	e fully am = \$1,000,0 must cove payoff of urther cla ly; Standa fee structu al Prepayor Non Own operties O nhome, 2	ortized perio 000; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea nent Penalty ner Occupied only 4 Units, Conce	d - 360 Months t > \$500,000 re t MTG Note, M e/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
lax Cash Out lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Occupancy roperty Types	n	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f see Operations Investment Pro SFR, PUD, Tow Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Yea	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of am ure; OR 3-yea ment Penalty er Occupied only 4 Units, Cond r Fixed	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc count prepaid (p r penalty with Matrices for St Homes los, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste rate restrictions	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Nax Cash Out Io Ratio IC - Debt Consolidatio repayment Penalty Nestment Highlights Occupancy roperty Types oan Program	in	Max Cash-Out Eligible Assets Defined as the guidelines for fi Investment On 1% stepdown f see Operationa Investment Pro SFR, PUD, Tow Fully Amortized Interest Only -	e fully am = \$1,000,i must cove payoff of further claily; Standa fee structu al Prepayor Non Own operties O nhome, 2 d - 30 Year F	ortized perio- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea ment Penalty rer Occupied rolly. -4 Units, Concer Fixed 10 Yr I/0	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes dos, Non Warra	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste late restrictions antable Condos	iirement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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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	11/6/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Balance	Jumbo	Balance										
Rate	FIX 30	FIX 30	FIX 30			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.0
0.000	112.010	111.385	110.635			>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
.875	111.760	111.135	110.385			760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
750	111.510	110.885	110.135		Purchase Money	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
25	111.260	110.635	109.885		Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
500	111.010	110.385	109.635		204115	700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
75	110.760	110.135	109.385			680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
250	110.510	109.885	109.135			660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
25	110.260	109.635	108.885			>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
00	110.010	109.385	108.635			760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
75	109.760	109.135	108.385		Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
0	109.510	108.885	108.135		Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
25	109.260	108.635	107.885			700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
00	109.010	108.385	107.635			680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
75	108.760	108.135	107.385			660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
50	108.510	107.885	107.135			>= 780	-0.375	-0.375	-0.625	-0.875	-1.375		
25	108.211	107.586	106.836			760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875		
00	107.913	107.288	106.538			740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375		
	107.614	106.989	106.239		Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
0	107.297	106.672	105.922			700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250		
5	106.961	106.336	105.586			680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
)	106.607	105.982	105.232			660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
	106.234	105.609	104.859										
	105.841	105.216	104.466			Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.0
	105.428	104.803	104.053			Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
)	104.993	104.368	103.618		Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	104.538	103.913	103.163		Louis Type LLI A3	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
50	104.063	103.438	102.688	Purchase Money									
25	103.569	102.944	102.194	Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
10	103.055	102.430	101.680	Cash-Out Refinance	Balances*								
'5	102.521	101.896	101.146			2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
0	101.971	101.393	100.643		Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
25	101.403	100.897	100.147			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
00	100.819	100.385	99.635			Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
75	100.218	99.859	99.109		Loan Typo LLDAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
750	99.602	99.320	98.570		Loan Type LLPAs	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
525	98.972	98.769	98.019										
500	98.328	98.203	97.453	Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
375	97.669	97.544	96.794		Balances*								
50	96.995	96.870	96.120			2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
125	96.307	96.182	95.432		Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
000	95.604	95.479	94.729			Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		
					Mortgages with	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.0
					Subordinate	CLTV > LTV & FICO >= 720	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
						GETT > ETT & TICO > - 720	0.023	0.023	0.023	0.075	1.123	1.123	1.123

		680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750		
		660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750		
	-								
		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125
	LOAN TYPE LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purchase Money									
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	0.500	0.500	0.750	0.750	1.000	0.000	0.000
Cash-Out Refinance	Balances*								
		2 - 4 Unit Property	0.000	0.000	0.000	0.000	0.000	-0.625	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	0.000	0.000	0.000	-0.750	-0.750
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375		
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375		
	LOAN TYPE LLPAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000		
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	0.000		
	Balances*								
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625		
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750		
		Manufactured Homes	-0.500	-0.500	-0.500	-0.500	-0.500		

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

Program Notes						
Program Name	Non-Agency Investor/2nd Home					
Min Loan Amt	150k					
Max Loan Amt	Agency Limits or 2.25MM					
Max Price	103.000					
Min Price	99.500					

Loss Payee Clause	Contact Us	Approved States		
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO,		
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,		ĺ
Kansas City, MO 64150	Inside Sales: (816) 457-6300	WI, WA		i



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

 Lock Expirations
 Lock Extens

 30 Days
 11/6/2025
 2 days

 7 days
 7 days

7 days 0.250 15 days 0.375 30 days 0.625

0.100

Effective: 10/7/2025 10:05

FIXED SECONDS

RESIE	DENTIAL	IN\	/ESTOR			
Rate	30 Day	Rate	30 Day			
12.500	111.500	13.375	111.375			
12.375	111.375	13.250	111.250			
12.250	111.250	13.125	111.125			
12.125	111.125	13.000	111.000			
12.000	111.000	12.875	110.875			
11.875	110.875	12.750	110.750			
11.750	110.750	12.625	110.625			
11.625	110.625	12.500	110.500			
11.500	110.500	12.375	110.375			
11.375	110.375	12.250	110.250			
11.250	110.250	12.125	110.125			
11.125	110.125	12.000	110.000			
11.000	110.000	11.875	109.875			
10.875	109.750	11.750	109.750			
10.750	109.500	11.625	109.625			
10.625	109.250	11.500	109.500			
10.500	109.000	11.375	109.250			
10.375	108.750	11.250	109.000			
10.250	108.500	11.125	108.750			
10.125	108.250	11.000	108.500			
10.000	108.000	10.875	108.250			
9.875	107.750	10.750	108.000			
9.750	107.375	10.625	107.750			
9.625	107.000	10.500	107.500			
9.500	106.625	10.375	107.250			
9.375	106.250	10.250	107.000			
9.250	105.875	10.125	106.625			
9.125	105.500	10.000	106.250			
9.000	105.125	9.875	105.875			
8.875	104.750	9.750	105.500			
8.750	104.375	9.625	105.125			
8.625	103.875	9.500	104.750			
8.500	103.375	9.375	104.375			
8.375	102.875	9.250	103.875			
8.250	102.375	9.125	103.375			
8.125	101.875	9.000	102.875			
8.000	101.250	8.875	102.375			
7.875	100.625	8.750	101.750			
7.750	99.875	8.625	101.125			
7.625	99.125	8.500	100.375			
7.500	98.375	-				

	RESIDENTIAL PRICE ADJUSTERS									
				1,20	DENTINET THE	CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.625)	(6.250)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.875)	(6.500)
.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
8	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FILL	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
ш	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
<u>-</u>	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
Jr 24	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
(12 (760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
EN	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
Ē	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STATEMENT (12 or 24)	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)		
80	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)
Ŋ	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	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)			
å	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
۵	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds			
101.000			
No Prepayment Penalties on Seconds			

	INVESTOR PRICE ADJUSTERS									
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
1 20	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 2	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
BANK STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST.	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
~	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Į₹	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
OAN AMOUNT	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ΙŠ	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
5	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
L	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

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



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

	Lock Expirations	Lock E	xtensions
30 Days	11/6/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

Effective: 10/7/2025 10:05

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				
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	

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1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 113, 114, 1111, 511, 511, 511, 77, 35, 111, 77, 77, 77, 77,



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

	Lock Expirations	Lock Extensions	
15 Days	10/22/2025	2 days	0.100
30 Days	11/6/2025	7 days	0.250
45 Days	11/21/2025	15 days	0.375
		30 days	0.625

Effective: 10/7/2025 10:05

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

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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