

10/24/2025 10:25

Effective:

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

	Lock Expirations	Lock Exter	nsions
15 Days	11/8/2025	2 days	0.100
30 Days	11/23/2025	7 days	0.250
45 Days	12/8/2025	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	L 30/25Y	R FIXED	CC	NVENTION	NAL 20 YR	FIXED	CO	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
.750	100.343	100.296	100.198	5.250	100.185	100.088	100.003	5.000	100.171	100.156	100.042	5.125	100.023	100.008	99.894
.875	100.883	100.836	100.738	5.375	100.687	100.590	100.505	5.125	100.434	100.418	100.305	5.250	100.323	100.308	100.195
.000	101.371	101.324	101.225	5.500	100.108	100.064	99.927	5.250	100.679	100.664	100.553	5.375	100.744	100.729	100.615
.125	101.828	101.781	101.733	5.625	100.611	100.505	100.430	5.375	101.210	101.195	101.081	5.500	100.979	100.964	100.851
.250	101.583	101.531	101.476	5.750	101.081	100.975	100.899	5.500	101.449	101.434	101.320	5.625	101.175	101.160	101.047
.375	102.062	102.009	101.954	5.875	101.514	101.409	101.333	5.625	101.704	101.689	101.575	5.750	101.314	101.298	101.185
.500	102.527	102.474	102.419	6.000	101.711	101.672	101.530	5.750	101.669	101.654	101.540	5.875	101.714	101.699	101.585
.625	102.917	102.865	102.809	6.125	102.065	102.025	101.884	5.875	102.180	102.165	102.051	6.000	101.917	101.902	101.789
.750	102.781	102.738	102.689	6.250	102.002	101.897	101.815	6.000	102.409	102.394	102.280	6.125	102.131	102.116	102.002
.875	103.252	103.209	103.161	6.375	102.361	102.259	102.175	6.125	102.704	102.689	102.576	6.250	102.301	102.286	102.172
				1								1			
CO	NV 30 YR I	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	H BAL	C	ONV 15 YR	FIXED HIG	SH BAL	CC	NV 10 YR	FIXED HIG	H BAL
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
.875	100.472	100.433	100.291	5.875	100.471	100.429	100.382	6.250	100.482	100.467	100.354	6.250	100.056	100.041	99.927
.000	101.051	101.011	100.870	6.000	100.916	100.874	100.827	6.375	100.893	100.878	100.765	6.375	100.359	100.343	100.230
.125	101.382	101.342	101.201	6.125	101.312	101.270	101.223	6.500	101.049	101.034	100.920	6.500	100.585	100.570	100.45
.250	101.385	101.332	101.277	6.250	101.427	101.385	101.332	6.625	101.191	101.176	101.062	6.625	100.737	100.721	100.60
.375	101.746	101.694	101.639	6.375	101.788	101.746	101.694	6.750	101.225	101.204	101.077	6.750	100.800	100.779	100.65
.500	102.149	102.109	101.999	6.500	102.149	102.107	102.054	6.875	101.608	101.587	101.460	6.875	101.077	101.055	100.928
.625	102.434	102.381	102.326	6.625	102.476	102.434	102.381	7.000	101.711	101.690	101.563	7.000	101.229	101.207	101.083
.750	101.904	101.867	101.826	6.750	101.921	101.904	101.867	7.125	101.790	101.769	101.642	7.125	101.346	101.324	101.198
.875	102.201	102.176	102.123	6.875	102.217	102.201	102.164	7.250	99.125	99.008	98.902	7.250	99.125	99.008	98.902
.000	102.685	102.659	102.532	7.000	102.501	102.485	102.448								
	SOFR 5	6/6 ARMS			SOFR 7	7/6 ARMS		SOFR 10/6 ARMS				Misc Price Adjustment			
												·	unds (Non-CA)		0.250
													unds (CA Only)		0.150
													ier, LTV <= 75		2.125
												I	ier, LTV 75.01-8	10	3.375
													ier, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT			0.750
												FICO < 66			0.500
													\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
				$\parallel \parallel$											
	Lo	ss Payee	Clause		Lo	ck Desk H	lours			tact Us		İ	Approv	ed States	
	United Fidelit	, ,			8.3	0am - 5:00p	om CST	Email: locks@uffmortgage.com			1 ' '	A, CO, FL, GA			
			wy, Suite 27	5					Lock Desk: (816) 457-6	5440	ME, MI, N	л, мо, nc, i		
	Kansas City, MO 64150 Lock Online Unitl 8:00pm CST Inside Sales: (816) 457-6300 SC, TN					SC, TN, TX	, VA, WA,W								



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	Look Footostone	Lastine.	
	Lock Expirations	LOCK E	xtensions
15 Days	11/8/2025	2 days	0.100
30 Days	11/23/2025	7 days	0.250
45 Days	12/8/2025	15 days	0.375
		30 days	0.625

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Effective:										WWW.UFFE	AGLE.COM				
						Con	form	ning	LLPA	\s					
	Burok	ooo Mon	ov Loons	- LLPA	by Crodit						Refinance	Loans -	LLPA by	Credit Sco	ore/LTV
	Purci	iase won	ey Loans		<u> </u>		I V Ratio					Ratio			
Credit Score		Annlie	cable for		.TV Rang		r than 15	voare		Credit Score			LTV Rang	je or all loans	
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	greater than 15 years >80% >85% >90% >95%			Credit Score	>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%			0.250%						760 – 779	0.375%		0.875%	1.250%	1.875%
740 – 759 720 – 739				0.375%						740 – 759 720 – 739	0.375%		1.000%	1.625% 2.000%	2.375%
700 – 719				0.875%						700 – 719	0.375%		1.625%	2.625%	3.250%
680 – 699				1.125%					1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%
660 – 679				1.375% 1.500%						660 – 679	0.375%		2.750% 3.125%	4.000%	4.750% 5.125%
640 - 659 ≤ 639				2.125%						640 - 659 ≤ 639	0.375%		3.375%	4.625% 4.875%	5.125%
	litional LL									Additional L	LPAs by L				
7100	itional 22	7.0 5, 5	oun ruu				00 11.01.0	, Louillo				Refinan			
Loan Feature	- 20/				TV Rang					Loan Feature	- 20/		LTV Rang		L . ==0/
Adjustable-rate	>0%	>30%	>60%	> 70% 0.000%	>75%	>80%	>85%	>90%	>95%	Condo	> 0% 0.000%	>30%	>60% 0.125%	>70% 0.125%	> 75% 0.750%
Condo				0.000%						Investment	1.125%		1.625%	2.125%	3.375%
Investment				2.125%				4.125%		Second home	1.125%		1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
Subordinate financing	0.625%	0.625%		0.875%				1.875%	1.875%						
	Limited	Cash-ou	t Refinan	ices – LL	.TV Rang		e/LIV Ra	itio		All LLPA		warved for meReady	_	llowing lo	ans
Credit Score		Annli	rable for	all loans			r than 15	voars		Loans to first-tir				incomo <1	00% area
Orcuit ocorc	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%			•		igh-cost are	
≥ = 780	0.000%			0.125%					0.375%		ns meeting	<u>′</u>			
760 – 779	0.000%	0.000%	0.125%	_	0.875%		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%	1					
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1					
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%	1					
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%	1					
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%	1					
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%						
Additio	nal LLPA	s by Loa	n Attribut	te Applic	able to Li	mited Ca	sh-out R	efinance	S						
Loan Feature	>0%	>30%	>60%	>70%	.TV Rang >75%	e >80%	>85%	>90%	>95%						
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	1					
mortgage		0.000%													
Condo Investment								0.750%							
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 Subordinate	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%						



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Effective	e: 1	.0/24/2025	10:25						ww	W.UFFEAG	ILE.COM				
			GOV	ERNI	MEN	T FH	A an	d US	SDA				FHA #26	557000	06
	FHA 30	YR Fixed			FHA 15	YR Fixed		П	FHA :	5/1 ARM			FHA - Price	Adjustme	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
5.250	100.160	100.129	100.002	5.250	100.938	100.922	100.809	5.375	99.973	99.910	99.748	FICO 740	- 779		0.000
.375	100.376	100.325	100.225	5.375	100.316	100.301	100.187	5.500	99.962	99.899	99.737	FICO 680	- 739		0.125
5.500	100.817	100.767	100.667	5.500	100.849	100.834	100.721	5.625	99.952	99.889	99.727	FICO 660	- 679		0.250
.625	101.341	101.290	101.190	5.625	101.377	101.362	101.248	5.750	100.529	100.466	100.304	FICO 640	- 659		0.500
.750	101.592	101.545	101.405	5.750	101.895	101.880	101.767	5.875	100.517	100.454	100.292	FICO 620	- 639		1.500
.875	101.441	101.391	101.290	5.875	101.293	101.278	101.165	6.000	100.502	100.439	100.277				
5.000	101.965	101.915	101.814	6.000	101.806	101.791	101.678	6.125	100.488	100.425	100.263	Non-Owr	ner		0.500
5.125	102.458	102.407	102.307	6.125	102.314	102.299	102.185	6.250	100.176	100.113	99.951	Loan Am	ount \$50K < \$1	.00K	0.500
5.250	102.586	102.536	102.436	6.250	102.813	102.798	102.684					Loan < \$5	OK (exception	only)	1.500
5.375	102.557	102.532	102.457	6.375	102.360	102.339	102.212					All FHA S	treamline Loan	s	0.250
												All FHA R	efinance Loans		0.125
F	HA 30 YR	Fixed Hig	h Bal		HA 15 YR	Fixed Higl	h Bal	RL	IRAL HOUS	ING 30 Y	R Fixed		USDA - Pric	e Adjustm	ents
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7	80		0.000
.250	101.974	101.924	101.823	6.250	98.538	98.523	98.409	6.000	101.748	101.712	101.572	FICO 740	- 779		0.000
.375	101.864	101.839	101.764	6.375	98.330	98.296	98.257	6.125	102.282	102.246	102.106	FICO 700	- 739		0.125
.500	102.329	102.304	102.229	6.500	98.584	98.563	98.470	6.250	102.749	102.713	102.573	FICO 680	- 699		0.250
.625	102.700	102.674	102.599	6.625	99.077	99.056	98.929	6.375	102.062	102.038	101.898	FICO 660	- 679		0.375
.750	102.493	102.416	102.276	6.750	99.563	99.542	99.415	6.500	102.628	102.604	102.464	FICO 640			0.875
.875	102.209	102.092	101.975	6.875	98.958	98.916	98.872	6.625	103.127	103.102	102.962	FICO 620	- 639		1.500
.000	102.593	102.476	102.359	7.000	99.076	99.034	98.990	6.750	103.609	103.584	103.444	CA Prope	rty		0.150
.125	103.017	102.900	102.783	7.125	99.198	99.156	99.112	6.875	102.966	102.881	102.728	Loan <\$	50K (exception))	1.500
.250	102.767	102.682	102.529	7.250	99.125	99.008	98.902	7.000	103.499	103.414	103.261	All RD Re	finance Loans		0.125
.375	99.923	99.894	99.741					7.125	104.016	103.931	103.778	*Other St	t. Adjustments	may apply	
												Ш			
						GOV	/ERN	IME	NT V	/A					
	VA 15	YR Fixed				YR Fixed				ARM 1/1	/5	П	VA 30 YR	Fixed IRF	RL
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
.000	101.806	101.791	101.678	5.500	100.817	100.767	100.667	5.750	100.529	100.466	100.304	5.500	100.817	100.767	100.667
.125	102.314	102.299	102.185	5.625	101.341	101.290	101.190	5.875	100.517	100.454	100.292	5.625	101.341	101.290	101.190
5.250	102.813	102.798	102.684	5.750	101.592	101.545	101.405	6.000	100.502	100.439	100.277	5.750	101.531	101.480	101.380
.375	102.360	102.339	102.212	5.875	101.441	101.391	101.290	6.125	100.488	100.425	100.263	5.875	101.441	101.391	101.290
.500	102.859	102.838	102.711	6.000	101.965	101.915	101.814	6.250	100.176	100.113	99.951	6.000	101.965	101.915	101.814
.625	103.352	103.331	103.204	6.125	102.458	102.407	102.307					6.125	102.458	102.407	102.307
.750	103.838	103.817	103.690	6.250	102.586	102.536	102.436					6.250	102.586	102.536	102.436
				6.375	102.557	102.532	102.457					6.375	102.557	102.532	102.457
				6.500	102.982	102.956	102.881					6.500	102.982	102.956	102.881
				6.625	103.462	103.437	103.362	 				6.625	103.462	103.437	103.362
١	/A 15 YR F	ixed High	Bal	\	/A 30 YR F	ixed High	Bal		VA 5/2	1 ARM HE	3	\	VA 30 YR F	ixed IRRR	L 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	100.849	100.769	100.638	6.250	101.974	101.924	101.823	6.125	100.488	100.425	100.263	6.250	101.974	101.924	101.823
.875	101.071	100.991	100.860	6.375	101.864	101.839	101.764	6.250	100.176	100.113	99.951	6.375	101.864	101.839	101.764
.000	101.401	101.321	101.190	6.500	102.329	102.304	102.229	П				6.500	102.329	102.304	102.229
.125	101.709	101.629	101.499	6.625	102.700	102.674	102.599	П				6.625	102.700	102.674	102.599
.250	101.867	101.842	101.817	6.750	102.493	102.416	102.276	П				6.750	102.493	102.416	102.276
.375	101.782	101.757	101.732	6.875	102.209	102.092	101.975	П				6.875	102.209	102.092	101.975
.500	102.224	102.199	102.174	7.000	102.593	102.476	102.359	П				7.000	102.593	102.476	102.359
.625	102.399	102.374	102.349	7.125	103.017	102.900	102.783	П				7.125	103.017	102.900	102.783
.750	99.563	99.542	99.415	7.250	102.767	102.682	102.529	П				7.250	102.767	102.682	102.529
				7.375	99.923	99.894	99.741					7.375	99.923	99.894	99.741
ICO>=740	n		_	Adjustmen VA Loans	TS		0.350	7			ALC: Y				
CO 680 -			0.000	Non-Owne	er .		0.250	11 =							
ICO 660 -			0.123		-' unt \$50K < \$1	UUK	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
ICO 640 -			2.000		OK (exception		1.500						IRRE		
ICO 620 -			3.000	20011 \ 331	(exception		1.300				The Name of Street				
0 0 2 0 -			3.000					///							
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
- 1	United Fideli	ty Funding (orp ISAOA A	TIMA		10am F-00-	m CST	Em	ail: locks@	uffmortga	ge.com	AR, AZ, C	A, CO, FL, GA	, HI, IA, IL, II	N, KS, KY, LA
			kwy, Suite 27	5		0am - 5:00p nline Unitl 8			Lock Desk: (816) 457-6	5440	ME, MI, N	лN, MO, NC, I		
	Kar	nsas City, M	0 64150		LOCK O	ic Ollid 6	.copiii Co i	<u>Ir</u>	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	
			© 2021	United Fidelit	v Funding Cor	n NMIS#34	381 Intended	for Mortgage	e Professionals	Only Not fo	r distribution to	consumers			



Non-QM UW Fee \$1,499

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

2 days 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***

FUNI	DING CORP		
Effective:	10/24/2025 10:	25	
			NON-QM: A
Residentia	l 30 Yr Fixed		DSCR
11.500	111.117	11.500	112.635
11.375	110.867	11.375	112.385
11.250	110.617	11.250	112.135
11.125	110.367	11.125	111.885
11.000	110.117	11.000	111.635
10.875	109.867	10.875	111.385
10.750	109.617	10.750	111.135
10.625	109.367	10.625	110.885
10.500	109.117	10.500	110.635
10.375	108.867	10.375	110.385
10.250	108.617	10.250	110.135
10.125	108.367	10.125	109.885
10.000	108.117	10.000	109.635
9.875	107.867	9.875	109.385
9.750	107.617	9.750	109.135
9.625	107.367	9.625	108.885
9.500	107.117	9.500	108.635
9.375	106.867	9.375	108.385
9.250	106.617	9.250	108.135
9.125	106.367	9.125	107.885
9.000	106.117	9.000	107.635
8.875	105.867	8.875	107.385
8.750	105.617	8.750	107.135
8.625	105.367	8.625	106.885
8.500	105.117	8.500	106.635
8.375	104.867	8.375	106.385
8.250	104.617	8.250	106.135
8.125	104.367	8.125	105.854
8.000	104.117	8.000	105.541
7.875	103.835	7.875	105.229
7.750	103.554	7.750	104.916
7.625	103.242	7.625	104.604
7.500	102.929	7.500	104.229
7.375	102.554	7.375	103.854

10.625	109.367	10.625		110.885
10.500	109.117	10.500		110.635
10.375	108.867	10.375		110.385
10.250	108.617	10.250		110.135
10.125	108.367	10.125		109.885
10.000	108.117	10.000		109.635
9.875	107.867	9.875		109.385
9.750	107.617	9.750		109.135
9.625	107.367	9.625		108.885
9.500	107.117	9.500		108.635
9.375	106.867	9.375		108.385
9.250	106.617	9.250		108.135
9.125	106.367	9.125		107.885
9.000	106.117	9.000		107.635
8.875	105.867	8.875		107.385
8.750	105.617	8.750		107.135
8.625	105.367	8.625		106.885
8.500	105.117	8.500		106.635
8.375	104.867	8.375		106.385
8.250	104.617	8.250		106.135
8.125	104.367	8.125		105.854
8.000	104.117	8.000		105.541
7.875	103.835	7.875		105.229
7.750	103.554	7.750		104.916
7.625	103.242	7.625		104.604
7.500	102.929	7.500		104.229
7.375	102.554	7.375		103.854
7.250	102.179	7.250		103.416
7.125	101.804	7.125		102.979
7.000	101.429	7.000		102.479
6.875	100.992	6.875		101.979
6.750	100.554	6.750		101.416
6.625	100.117	6.625		100.854
6.500	99.679	6.500		100.229
6.375	99.179	6.375		99.604
6.250	98.679	6.250		98.916
6.125	98.116	6.125		98.228
6.000	97.554	6.000		97.541
5.875	96.929	5.875		96.791
5.750	96.304	5.750		96.041
5.625	95.616	5.625		95.291
5.500	94.929	5.500		94.541
ı				
	Residential	Full Doc	Alt Doc	Inv W/PPP
	Min Prico	00 500	00 500	00.500

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

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

PLUS	(Tighter credit	box,	best	pric	ing)					
	Credit Score	00.01-50		55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
Full Doc	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
	640 - 659									
	620 - 639									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
Alt Doc	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
	640 - 659									
	620 - 639	00.04.50	E0.04 EE	EE 04 C0	CO 04 CE	CE Od EO	50 oz 55	== 04 00	00.04.05	05.04.00
	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 >\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.250 -0.500	-0.250 -0.625	-1.000	-1.500
Loan Size	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.123	-0.250	-0.500	-0.625	-0.623		
	>\$3.0mm, <=\$3.5mm	-0.250	-0.125	-0.500	-0.625	-0.500	-0.023			
	- \$5.0mm, \-\$5.0mm	-0.250	-0.250	-0.500	-0.025					
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout/Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	0.075
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLFAS	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	0.000	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

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

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

Minimum Loan Size \$150,000

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

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



Non-QM UW Fee \$1,499

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

2 days 7 days 15 days 0.100 0.250 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%	98.375			6.375%	99.300	
6.500%	99.325			6.500%	100.200	
6.625%	100.025			6.625%	100.700	
6.750%	100.625			6.750%	101.200	
6.875%	101.075			6.875%	101.675	
6.990%	101.525			6.990%	102.125	
7.125%	101.900			7.125%	102.625	
7.250%	102.300			7.250%	103.075	
7.375%	102.675			7.375%	103.550	
7.500%	103.000			7.500%	103.975	
7.625%	103.250			7.625%	104.350	
7.750%	103.525			7.750%	104.725	
7.875%	103.775			7.875%	105.100	
7.990%	104.025			7.990%	105.475	
8.125%	104.275			8.125%	105.850	
8.250%	104.525			8.250%	106.190	
8.375%	104.775			8.375%	106.490	
8.500%	105.025			8.500%	106.790	
8.625%	105.275			8.625%	107.071	
8.750%	105.525			8.750%	107.353	
8.875%	105.775			8.875%	107.634	
8.990%	106.025			8.990%	107.899	
9.125%	106.275			9.125%	108.165	
Max	Price (Owner Occ / 3Yr+ PPP)	101.500	l	Max Price (3	Yr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	- 1	Max Price (2	Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	1	Max Price (1	Yr PPP)	100.500
	Max Price (No Prepay)	99.500	M	ax Price (No	Prepay)	99.500

		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
1/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A
Cash-Out FICO ≥ 720	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	N/A
Cash-Out FICO < 720	-0.250	-0.250	-0.250	-0.500	-0.750	-1.500	N/A
2-4 Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500
Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Loan Amt <\$250K	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
Loan Amt > \$1.5M	0.000	0.000	0.000	-0.125	-0.250	-0.250	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
5 Yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625
4 Yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3 Yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Prepay	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 Yr Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
DSCR < 1.00x	-1.000	-1.125	-1.250	-1.500	-2.000	N/A	N/A
DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR ≥ 1.25x	0.500	0.500	0.500	0.500	0.500	0.500	0.500

				ice Adjustm					
			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	0.500	0.375	0.375	0.250	0.000	-0.875	-3.000	N/A
	00	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
	80	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
- 6	660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
		T		atement	_				T
	DxLTV	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
	40	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
	20	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
	00	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
	580	-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
				ntial NQN	_				I
	.TV	55	60	65	70	75	80	85	90
· ·	/0	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
	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
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
	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
	r PPP							N/A	N/A
		0.375	0.375	0.375	0.375	0.375	0.375	N/A N/A	N/A N/A
	r PPP nt <\$150K	0.625	0.625	0.625	0.625	0.625 -0.250	0.625 -0.250	-0.250	-0.500
	nt <\$250K	0.000	0.000	0.000	0.000	-0.230	-0.230	-0.230	-0.250
	nt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	-0.125 N/A	N/A
	nt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A N/A	N/A
	nt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
	TIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
	Itilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A	N/A
	> 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
	P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	99 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
	33			IQM LLF		0.500	0.500	0.750	0.750
DSCR ≥ 1.00x / 3 Yr Prepay									
FICO	DxLTV	50	55	60	65	70	75	80	
7	'80	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
7	'60	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
7	'40	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
7	'20	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
7	'00	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
6	80	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
	60	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
	FN	-2.500	-2.750	-3.250	-3.750	N/A	N/A	N/A	
									•

	AM ELIGIBILI	TY		Max	LTV		RESIDENTIAL PROGRAM LIMITA	TIONS
Max Loan Amount	Max DTI	Reserves	FICO	Purch / R&T	C/O	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 th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
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 Di Ratio C - Debt Consolidatio epayment Penalty	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 see Operational Investment Pro SFR, 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 am- 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 arm 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	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% structure.	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
Max Cash Out Io Ratio IC - Debt Consolidatio Prepayment Penalty Investment Highlights Decupancy Property Types Oan Program DSCR Calculation	in	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 Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of further cla ly; Standa fee structual Prepayor Non Own operties O nhome, 2 d - 30 Year F d Loans: (d	ortized perio- contized perio- continue perio-	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc bunt prepaid (i prepaity with Matrices for St Homes dos, Non Warra O New PITIA In	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 33%, 2%, 1% ste aute restrictions antable Condos	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% st	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Qual Payment - I/O Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	i	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 Interest Only F Fully Amortized	e fully am = \$1,000,0 must cove payoff of rurther cla ly; Standa de structt al Prepayr Non Owr poperties O nhome, 2 d - 30 Year d Loans: (et Rents f	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. urd = % of ame ure; OR 3-yea nent Penalty ner Occupied inly. 4 Units, Concer r Fixed Gross Rents / rom 1007 or	d - 360 Months t > \$500,000 re t > \$500,000 re t MTG Note, M e/Title Lien inc bunt prepaid (p r penalty with Matrices for St Homes New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ante restrictions antable Condos terest Only Loa ent. Use currer	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% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,1 must cove payoff of rurther cla ly; Standa ree structt al Prepayr Non Owr poperties O phome, 2 d - 30 Year d Loans: 0 tet Rents f termined	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. Ind = % of ame Inc; OR 3-yea Inent Penalty Iner Occupied Inly 4 Units, Conce rixed in Yr I/6 Gross Rents / rom 1007 or I from Average	d - 360 Months t > \$500,000 re t	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos tterest Only Loa ent. Use currer on Appraisal.	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% structure; OR 2-Year penalty with 2%, 1% structure; OR See Guidelines	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
lo Ratio IC - Debt Consolidatio repayment Penalty nvestment Highlights Decupancy roperty Types oan Program SCR Calculation Gross Rents Defined	nes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On Investment Pro SFR, PUD, Tow Fully Amortized Interest Only- Fully Amortized Lesser of Mark Gross rents de	e fully am = \$1,000,i must cove payoff of further cla sly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year 30 Year F d Loans: (et Rents f termined erties: Ma	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ird = % of am- ure; OR 3-yea ment Penalty her Occupied inly -4 Units, Conc r Fixed Fixed 10 Yr I/O Foross Rents / rom 1007 or I from Average ix LTV 70% or	d - 360 Months t > \$500,000 re t NTG Note, M t/Title Lien inc tourt prepaid (p r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme Market Rents refinances; no	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 2%, 1% ste ate restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
Max Cash Out No Ratio OC - Debt Consolidatio Prepayment Penalty Investment Highlights Occupancy Property Types Oan Program OSCR Calculation Gross Rents Defined Unleased / Vacant Hol	mes	Max Cash-Out Eligible Assets Defined as the guidelines for f Investment On 1% stepdown f SFR, PUD, Tow Fully Amortized Interest Only - Fully Amortized Interest Only - Fully Amortized Interest Only - Gross rents de Unleased Prop Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr opperties O onhome, 2. d - 30 Year d Loans: (et Rents f termined erties: Ma erties (2+	ortized perio- contized perio- contized perio- contized perio- contized perio- contized with any Mortgag- crity. Ind = % of amure; OR 3-yea ment Penalty mer Occupied mily -4 Units, Conc r Fixed ixed 10 Yr I/6 Gross Rents / rom 1007 or I from Average ix LTV 70% or Units): Max 1	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc count prepaid (equires 720+ FII linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste ate restrictions entable Condos terest Only Loa ent. Use currer on Appraisal. o LTV reduction n refinances	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% structure; OR 2-General tywith 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2%, 2	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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Tax Cash Out Io Ratio C - Debt Consolidation repayment Penalty Investment Highlights Ioccupancy roperty Types Ioan Program ISCR Calculation Iross Rents Defined Inleased / Vacant Holi Inligible Payoffs Irist Time Investors Inax Cash Out	mes	Max Cash-Out Eligible Assets Defined as the guidelines for for Investment On SFR, PUD, Tow Fully Amortized Lesser of Mark Gross rents de Unleased Prop Unleased Prop	e fully am = \$1,000,i must cove payoff of iurther cla ily; Standa ree structt al Prepayr Non Owr operties O nhome, 2: d - 30 Year d Loans: (eet Rents f termined erties: Ma erties (2+ Lien, Prop rowers with	ortized perio 200; Cash-Ou er 100% of the any Mortgage rity. ord = % of ame ure; OR 3-yea ment Penalty ner Occupied inly. 4 Units, Conder r Fixed ixed 10 Yr I/V Gross Rents / rom 1007 or from Average ix LTV 70% or Units): Max 1 verty Taxes ar thout a 12 me ted financing I	d - 360 Months t > \$500,000 re e MTG Note, M e/Title Lien inc bunt prepaid (j r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents or efinances; no vacant unit or onth rental pro guidelines for or	equires 720+ FIGUINING RESERVATION RESERVA	irrement & 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% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 2%, 1% structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 3%, 2%, 1' structure; OR 2-Year penalty with 5%, 4%, 5%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1' structure; OR 2-Year penalty with 5%, 4%, 1'	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; OI ceipt.
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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
 11/23/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming Balance	Agency Jumbo	Agency Balance
			FIX 30
Rate	FIX 30	FIX 30	
10.000	112.128	111.503	110.753
9.875	111.878	111.253	110.503
9.750	111.628	111.003	110.253
9.625	111.378	110.753	110.003
9.500	111.128	110.503	109.753
9.375	110.878	110.253	109.503
9.250	110.628	110.003	109.253
9.125	110.378	109.753	109.003
9.000	110.128	109.503	108.753
8.875	109.878	109.253	108.503
8.750	109.628	109.003	108.253
8.625	109.378	108.753	108.003
8.500	109.128	108.503	107.753
8.375	108.878	108.253	107.503
8.250	108.628	108.003	107.253
8.125	108.341	107.716	106.966
8.000	108.053	107.428	106.678
7.875	107.766	107.141	106.391
7.750	107.461	106.836	106.086
7.625	107.140	106.515	105.765
7.500	106.802	106.177	105.427
7.375	106.447	105.822	105.072
7.250	106.073	105.448	104.698
7.125	105.679	105.054	104.304
7.000	105.266	104.641	103.891
6.875	104.833	104.208	103.458
6.750	104.381	103.756	103.006
6.625	103.910	103.285	102.535
6.500	103.419	102.794	102.044
6.375	102.909	102.284	101.534
6.250	102.382	101.757	101.007
6.125	101.836	101.275	100.525
6.000	101.273	100.782	100.032
5.875	100.691	100.274	99.524
5.750	100.094	99.751	99.001
5.625	99.480	99.214	98.464
5.500	98.850	98.663	97.913
5.375	98.204	98.079	97.329
5.250	97.543	97.418	96.668
5.125	96.866	96.741	95.991
5.000	96.175	96.050	95.300

	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
	>= 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
D	740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
Louis	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
	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
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
Refinance	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
	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		
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750		
	700 - 719	-0.375	-0.500	-1.625	-2.625	-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		
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Credit Score / CLTV Investor Second Home DTI Ratio > 40%	-1.125 -1.125 0.000	30.01-60.00 -1.125 -1.125	-1.625 -1.625	70.01-75.00 -2.125	75.01-80.00 -3.375	80.01-85.00 -4.125	85.01-90.00 -4.125
Second Home	-1.125				-3.375	-4.125	-/ 125
		-1.125	-1 625				7.123
DTI Ratio > 40%	0.000		1.023	-2.125	-3.375	-4.125	-4.125
		0.000	0.000	0.000	0.000	0.000	0.000
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		
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		
	2 - 4 Unit Property Condo / Coop	2 - 4 Unit Property 0.000 Condo / Coop 0.000	2 - 4 Unit Property 0.000 0.000 Condo / Coop 0.000 0.000	2 - 4 Unit Property 0.000 0.000 -0.375 Condo / Coop 0.000 0.000 -0.125	2 - 4 Unit Property 0.000 0.000 -0.375 -0.375 Condo / Coop 0.000 0.000 -0.125 -0.125	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	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

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 Kansas City, MO 64150	Lock Desk: (816) 457-6440	MN, MS, NC, NE, NH, NV, NM, NJ, OH, OK, OR, PA, SC, TN, TX, VA,		
	Inside Sales: (816) 457-6300	WI, WA		



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

 Lock Expirations
 Lock Expirations

 30 Days
 11/23/2025
 2 days

 7 days
 7 days

7 days 0.250 15 days 0.375 30 days 0.625

0.100

Effective: 10/24/2025 10:25

FIXED SECONDS

RES	IDENTIAL	IN	VESTOR
Rate	30 Day	Rate	30 Day
12.500	111.875	13.375	111.750
12.375	111.750	13.250	111.625
12.250	111.625	13.125	111.500
12.125	111.500	13.000	111.375
12.000	111.375	12.875	111.250
11.875	111.250	12.750	111.125
11.750	111.125	12.625	111.000
11.625	111.000	12.500	110.875
11.500	110.875	12.375	110.750
11.375	110.750	12.250	110.625
11.250	110.625	12.125	110.500
11.125	110.500	12.000	110.375
11.000	110.375	11.875	110.250
10.875	110.125	11.750	110.125
10.750	109.875	11.625	110.000
10.625	109.625	11.500	109.875
10.500	109.375	11.375	109.625
10.375	109.125	11.250	109.375
10.250	108.875	11.125	109.125
10.125	108.625	11.000	108.875
10.000	108.375	10.875	108.625
9.875	108.125	10.750	108.375
9.750	107.750	10.625	108.125
9.625	107.375	10.500	107.875
9.500	107.000	10.375	107.625
9.375	106.625	10.250	107.375
9.250	106.250	10.125	107.000
9.125	105.875	10.000	106.625
9.000	105.500	9.875	106.250
8.875	105.125	9.750	105.875
8.750	104.750	9.625	105.500
8.625	104.250	9.500	105.125
8.500	103.750	9.375	104.750
8.375	103.250	9.250	104.250
8.250	102.750	9.125	103.750
8.125	102.250	9.000	103.250
8.000	101.625	8.875	102.750
7.875	101.000	8.750	102.125
7.750	100.250	8.625	101.500
7.625	99.500	8.500	100.750
7.500	98.750	<u> </u>	•

				RESI	IDENTIAL PRIC	E ADJUSTERS				
						CLTV				
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.875	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)
۱.,	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.500)	(7.500)
ĕ	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
FULL DOC	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)		
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
(12 (760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
붑	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK STATEMENT (12	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
8	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)
Ĭ	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
OAN AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
A	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ΙÓΑ	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
百	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
L	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
-	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
ğ	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
L	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)		
8	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)		
富	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 Extensions

 30 Days
 11/23/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

 30 days
 0.625

Effective: 10/24/2025 10:25

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	

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	N. 45 47 64 66 51 64 15 14 11 11 11 11 11 11 11 11 11 11 11 11
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	116, 112, 111, 113, 114, 1111, 511, 511, 511, 511, 513, 511, 513, 511, 513, 511, 513, 511, 513, 511, 513, 511,



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

	Lock Expirations	Lock Extensions	
15 Days	11/8/2025	2 days	0.100
30 Days	11/23/2025	7 days	0.250
45 Days	12/8/2025	15 days	0.375
		30 days	0.625

Effective: 10/24/2025 10:25

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





Appraisal Cost Schedule 1004MC (FHA/USDA) \$475 1025 URAR for 2-4 Units \$475 1004MC (Conventional \$475 2075 Drive by \$200 \$100 1004D/442 Final Inspection \$100 2016 Operating Income Statement \$100 1073MC URAR Condo 1007 Schedule of Rents \$475 1025MC URAR for 2-4 Unit (FHA \$550 \$250 2000 Field Review Appraisal

Appraisal Desk (816) 457-6349

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

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

0.500

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

8:30am - 5:00pm CST Lock Online Unitl 8:00pm CST Contact Us Email: locks@uffmortgage.com Lock Desk: (816) 457-6440 Inside Sales: (816) 457-6300 Approved States

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