

5/29/2025 10:14

Effective:

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

	Lock Expirations	Lock Extensions					
15 Days	6/13/2025	2 days	0.100				
30 Days	6/28/2025	7 days	0.250				
45 Days	7/13/2025	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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								التناسي	J 1 1/ 1						
CON	IVENTION	L 30/25Y	R FIXED	CO	NVENTION	IAL 20 YR	FIXED	CC	NVENTIO	NAL 15 YF	RFIXED	CO	NVENTION	IAL 10 YR	FIXED
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
6.125	98.756	98.636	98.546	6.000	100.375	100.255	100.135	5.750	100.674	100.554	100.434	5.875	100.880	100.760	100.640
6.250	99.328	99.208	99.088	6.125	100.871	100.751	100.631	5.875	101.000	100.880	100.760	6.000	101.196	101.076	100.956
6.375	99.868	99.748	99.628	6.250	100.894	100.774	100.654	6.000	101.316	101.196	101.076	6.125	101.502	101.382	101.262
6.500	100.346	100.226	100.106	6.375	101.390	101.270	101.150	6.125	101.622	101.502	101.382	6.250	101.091	101.052	100.923
6.625	100.859	100.739	100.619	6.500	101.843	101.723	101.603	6.250	101.922	101.802	101.682	6.375	101.502	101.463	101.334
6.750	101.338	101.218	101.098	6.625	102.251	102.131	102.011	6.375	102.192	102.072	101.952	6.500	101.740	101.701	101.572
6.875	101.777	101.657	101.537	6.750	101.768	101.648	101.528	6.500	102.470	102.350	102.230	6.625	101.966	101.927	101.797
7.000	102.177	102.057	101.937	6.875	102.171	102.051	101.931	6.625	102.702	102.582	102.462	6.750	102.162	102.137	102.007
7.125	102.576	102.456	102.336	7.000	102.544	102.424	102.304	6.750	102.497	102.472	102.342	6.875	102.567	102.541	102.412
7.250	102.656	102.660	102.549	7.125	102.889	102.769	102.649	6.875	103.006	102.981	102.851	7.000	102.776	102.750	102.621
CO	NV 30 YR I	FIXED HIG	H BAL	CO	NV 20 YR I	FIXED HIG	H BAL	CC	NV 15 YR	FIXED HIG	GH BAL	CO	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
6.500	99.789	99.742	99.595	6.500	99.709	99.636	99.521	6.250	99.884	99.764	99.644	6.250	98.827	98.788	98.659
6.625	100.115	100.051	99.905	6.625	100.210	100.115	99.989	6.375	100.100	99.980	99.860	6.375	99.156	99.118	98.988
6.750	99.608	99.627	99.545	6.750	99.703	99.608	99.478	6.500	100.309	100.189	100.069	6.500	99.428	99.390	99.260
6.875	100.120	100.058	99.957	6.875	100.064	99.969	99.838	6.625	100.490	100.370	100.250	6.625	99.669	99.630	99.501
7.000	100.647	100.585	100.422	7.000	100.450	100.380	100.233	6.750	99.995	99.969	99.840	6.750	99.589	99.563	99.434
7.125	100.915	100.853	100.690	7.125	100.803	100.723	100.586	6.875	100.422	100.396	100.267	6.875	99.913	99.887	99.758
7.250	101.017	101.010	100.918	7.250	100.993	100.913	100.776	7.000	100.586	100.560	100.431	7.000	100.147	100.121	99.992
7.375	101.357	101.354	101.264	7.375	101.275	101.194	101.057	7.125	100.716	100.691	100.561	7.125	100.359	100.333	100.204
7.500	101.632	101.615	101.524	7.500	101.499	101.418	101.282	7.250	98.430	98.317	98.201	7.250	98.430	98.317	98.201
7.625	101.885	101.838	101.691	7.625	101.674	101.613	101.466								
	SOFR 5	5/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	L0/6 ARM	S		Misc Price	Adjustme	nts
												No Impou	nds (Non-CA)		0.250
												No Impou	nds (CA Only)		0.150
												Non-Own	er, LTV <= 75		2.125
												Non-Own	er, LTV 75.01-8	0	3.375
													er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program Da	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT	V > 75		0.750
												FICO < 66			0.500
												Loan Amt	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
				! └──								<u> </u>			
	Lo	ss Payee	Clause		Lo	ck Desk F	lours			tact Us			Approv	ed States	
	United Fidelit				8.3	0am - 5:00p	om CST		ail: locks@				A, CO, FL, GA		
			wy, Suite 27	5		nline Unitl 8			_ock Desk: (,		ME, MI, N	IN, MO, NC, I		
	Kar	sas City, Mo	0 64150		1			l Ir	side Sales:	(216) 157	6300	1	SC TN TX	, VA, WA,WI	



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		30 days	0.625

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						Con	form	ning	LLP <i>A</i>	۱S						
	Demok	oce Man	au Laana	LLDA	hu Candid					Cash-out Refinance Loans – LLPA by Credit Score/LTV						
	Purci	iase Mon	ey Loans		by Credit		i v Ratio					Ratio				
Credit Score		Annlie	able for		TV Rang		r than 15	voore		Credit Score			LTV Rang	je or all loans		
Credit Score	>0%	>30%	>60%	>70%	with tern	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%	
≥ = 780					0.375%				0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%	
760 – 779	0.000%				0.625%					760 – 779	0.375%		0.875%	1.250%	1.875%	
740 – 759 720 – 739					0.875% 1.250%					740 – 759 720 – 739	0.375%		1.000%	1.625% 2.000%	2.375%	
720 – 739					1.375%					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					1.875%					660 – 679	0.375%		2.750%	4.000%	4.750%	
640 - 659 ≤ 639					2.250%					640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%	
									1.7 00 70	Additional L						
Add	itional LL	PAS DY L	oan Attri	bute App	olicable to	Purcna	se Money	Loans				Refinan	ces			
Loan Feature				L	.TV Rang	е				Loan Feature			LTV Rang	je		
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%	
Adjustable-rate Condo					0.000%					Condo	0.000%		0.125%	0.125%	0.750%	
Investment					3.375%			4.125%		Investment Second home	1.125% 1.125%		1.625% 1.625%	2.125% 2.125%	3.375% 3.375%	
Second home					3.375%				4.125%	Manufactured	0.500%		0.500%	0.500%	0.500%	
Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four-	0.000%	0.000%	0.375%	0.375%	0.625%	
home	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	0.00070	unit property	0.00070	0.00070	0.07070	0.07070	0.02070	
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	0.5000/	0.5000/	0.7500/	0.7500/	4.0000/	4.0000/	4.0000/	4.0000/	4.0000/	High-balance	0.0000/	0.0000/	0.0500/	0.0500/	0.0500/	
fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	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	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%							
financing	Limited	Cash-ou	t Refinan	ces – II	PA by Cr	edit Scor	e/LTV Ra	atio		AILLIPA	s will he v	vaived f	or the fo	llowing lo	ans	
					TV Rang					711 221 71		meReady	_	lowing to		
Credit Score		Applic	cable for	all loans	with tern	ns greate	r than 15	years		Loans to first-tir				income ≤10	00% area	
	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%					igh-cost are		
≥ = 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	Loa	ns meeting	Duty to S	Serve requ	irements		
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%							
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%							
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%							
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%							
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%							
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%							
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%							
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%								
Additio	nal LLPA	s by Loai	n Attribu				sh-out R	efinance	S							
Loan Feature	<u>>0%</u>	>30%	>60%		. I V Rang >75%		>0E0/	>00%	>95%							
Adjustable-rate				>70%		>80%	>85%	>90%		i						
mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%							
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%							
Investment								4.4050/	4.4050/							
nroperty	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%							
property Second home																
Second home Manufactured			1.625%		3.375%	4.125%		4.125%								
Second home Manufactured home Two- to four-unit	1.125%	1.125%	1.625% 0.500%	2.125% 0.500%	3.375% 0.500%	4.125% 0.500%	4.125%	4.125%	4.125% 0.500%							
Second home Manufactured home	1.125% 0.500%	1.125% 0.500%	1.625% 0.500% 0.375%	2.125% 0.500%	3.375% 0.500%	4.125% 0.500%	4.125% 0.500%	4.125% 0.500%	4.125% 0.500%							
Second home Manufactured home Two- to four-unit property High-balance	1.125% 0.500% 0.000%	1.125% 0.500% 0.000%	1.625% 0.500% 0.375%	2.125% 0.500% 0.375% 0.750%	3.375% 0.500% 0.625% 1.000%	4.125% 0.500% 0.625% 1.000%	4.125% 0.500% 0.625% 1.000%	4.125% 0.500% 0.625%	4.125% 0.500% 0.625% 1.000%							



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Effective	e: 5	5/29/2025 1	0:14						wv	VW.UFFEAG	LE.COM				
			GOV	ERN	MEN	T FH	A an	d US	SDA				FHA #26	557000	006
	FHA 30	YR Fixed			FHA 15	YR Fixed			FHA	5/1 ARM			FHA - Price	e 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
5.000	100.720	100.600	100.480	5.875	100.339	100.300	100.171	5.375	97.108	97.045	96.883	FICO 740	- 779		0.000
5.125	101.309	101.189	101.069	6.000	100.880	100.842	100.712	5.500	97.260	97.227	97.193	FICO 680	- 739		0.125
5.250	101.882	101.762	101.642	6.125	101.414	101.375	101.246	5.625	97.818	97.785	97.751	FICO 660			0.250
5.375	102.413	102.293	102.173	6.250	101.942	101.903	101.774	5.750	97.555	97.492	97.330	FICO 640	- 659		0.500
5.500	102.996	102.876	102.756	6.375	101.396	101.370	101.241	5.875	97.993	97.959	97.926	FICO 620	- 639		1.500
5.625	103.575	103.455	103.335	6.500	101.908	101.882	101.753	6.000	98.569	98.535	98.502				
5.750	104.085	103.965	103.845	6.625	102.414	102.389	102.259	6.125	99.066	99.032	98.999	Non-Owr	ier		0.500
5.875	103.625	103.505	103.385	6.750	102.909	102.883	102.754	6.250	97.516	97.453	97.291	Loan Am	ount \$50K < \$1	LOOK	0.500
7.000	104.185	104.065	103.945									Loan < \$5	OK (exception	only)	1.500
7.125	104.726	104.606	104.486	<u> </u>				↓				All FHA S	treamline Loan	S	0.250
												All FHA R	efinance Loans		0.125
	HA 30 YR				HA 15 YR				JRAL HOU				USDA - Pric	e Adjustm	ents
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	FICO >=7			0.000
5.250	101.629	101.509	101.389	6.250	97.667	97.628	97.499	6.250	101.882	101.762	101.642	FICO 740	- 779		0.000
5.375	101.598	101.478	101.358	6.375	97.679	97.590	97.502	6.375	102.413	102.293	102.173	FICO 700	- 739		0.125
5.500	102.181	102.061	101.941	6.500	97.912	97.823	97.734	6.500	102.996	102.876	102.756	FICO 680	- 699		0.250
5.625	102.760	102.640	102.520	6.625	98.139	98.114	97.984	6.625	103.575	103.455	103.335	FICO 660			0.375
5.750	101.893	101.819	101.656	6.750	98.634	98.608	98.479	6.750	104.085	103.965	103.845	FICO 640			0.875
5.875	101.504	101.479	101.454	6.875	98.358	98.310	98.243	6.875	103.625	103.505	103.385	FICO 620			1.500
7.000	101.974	101.948	101.923	7.000	98.515	98.466	98.400	7.000	104.185	104.065	103.945	CA Prope			0.150
7.125	102.388	102.363	102.338	7.125	98.650	98.601	98.535	7.125	104.726	104.606	104.486		50K (exception)	1.500
7.250	102.483	102.443	102.296	7.250	98.430	98.317	98.201	7.250	103.733	103.693	103.546	All RD Re	finance Loans		0.125
7.375	100.984	100.928	100.766	↓				7.375	102.747	102.691	102.528	*Other S	t. Adjustments	may apply	
							<i>'</i>					Ш			
							<u>/ERN</u>	IME	NT V						
		YR Fixed	45.5			YR Fixed	45.0			ARM 1/1	•			Fixed IRF	
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
5.000	100.880	100.842	100.712	6.000	100.720	100.600	100.480	5.750	97.555	97.492	97.330	6.000	100.720	100.600	100.480
6.125 6.250	101.414	101.375	101.246	6.125	101.309	101.189	101.069	5.875 6.000	97.543	97.480	97.318	6.125	101.309	101.189	101.069
5.230 5.375	101.942	101.903	101.774 101.241	6.250	101.882 102.413	101.762 102.293	101.642 102.173		97.534	97.471	97.309	6.250	101.882 102.413	101.762 102.293	101.642
6.500	101.396 101.908	101.370 101.882	101.753	6.500	102.413	102.293	102.173	6.125	97.525 97.516	97.462 97.453	97.300 97.291	6.375	102.413	102.293	102.173 102.756
6.625	102.414	102.389	102.259	6.625	102.550	103.455	102.736	0.230	57.310	57.433	37.231	6.625	102.556	103.455	102.736
5.750	102.414	102.883	102.754	6.750	103.373	103.455	103.333					6.750	104.085	103.455	103.845
0.730	102.505	102.003	102.734	6.875	103.625	103.505	103.385					6.875	104.085	103.505	103.385
				7.000	103.023	104.065	103.363					7.000	104.185	104.065	103.363
				7.125	104.183	104.606	103.543					7.125	104.726	104.606	103.943
				7.123	104.720	104.000	104.400	┧├──				1/.123	104.720	104.000	104.480
	VA 15 YR F				/A 30 YR F				•	1 ARM H			VA 30 YR F		
late	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	100.005	99.947	99.838	6.250	101.629	101.509	101.389	6.125	97.225	97.162	97.000	6.250	101.629	101.509	101.389
5.875	100.279	100.220	100.111	6.375	101.598	101.478	101.358	6.250	97.216	97.153	96.991	6.375	101.598	101.478	101.358
5.000	100.647	100.588	100.480	6.500	102.181	102.061	101.941					6.500	102.181	102.061	101.941
5.125	100.979	100.920	100.812	6.625	102.760	102.640	102.520					6.625	102.760	102.640	102.520
5.250	100.907	100.890	100.874	6.750	101.893	101.819	101.656	11				6.750	101.893	101.819	101.656
5.375	100.857	100.840	100.823	6.875	101.504	101.479	101.454					6.875	101.504	101.479	101.454
5.500	101.323	101.306	101.289	7.000	101.974	101.948	101.923					7.000	101.974	101.948	101.923
5.625	101.506	101.489	101.472	7.125	102.388	102.363	102.338					7.125	102.388	102.363	102.338
5.750	98.634	98.608	98.479	7.250	102.483	102.443	102.296					7.250	102.483	102.443	102.296
				7.375	100.984	100.928	100.766	┨├──				7.375	100.984	100.928	100.766
			VA Price	Adjustmen	its			7					47 B	1 7 1	1
ICO>=74			0.000	VA Loans			0.250								
ICO 680			0.125	Non-Own		001/	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
ICO 660			0.250		unt \$50K < \$1		0.500			3/1			IRRE		
FICO 620			2.000	Luan < \$5	OK (exception	UIIIY)	1.500				The State of			and the same of	
100 020	033		3.000												
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
			Corp ISAOA A		9.3	0am - 5:00p	nm CST	1	nail: locks@	_	_		A, CO, FL, GA		
			kwy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	ИN, MO, NC,		
	Kar	nsas City, M	O 64150					l li	nside Sales:	(816) 457	-6300		SC, TN, TX	, VA, WA,W	I
			@ 2021	Charles of Products	C dia C	- NIN 41 C #2 4	201	£ * *	- Df:I-	O-1. N-46-	and the authority of the same				



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
 6/28/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

Effective:	5/29/2025 10::	14		
errective.	3/23/2023 10		NON-QM:	
2 11 11	loov ei			/
	l 30 Yr Fixed	44.500	DSCR	1
11.500	109.267	11.500	110.316	1
11.375	109.017	11.375	110.050	1
11.250	108.767	11.250	109.785	
11.125	108.517	11.125	109.519	
11.000	108.267	11.000	109.254	
10.875	108.017	10.875	108.988	
10.750	107.767	10.750	108.722	
10.625	107.517	10.625	108.457	1
10.500	107.267	10.500	108.191	
10.375	107.017	10.375	107.925	
10.250	106.767	10.250	107.660	
10.125	106.517	10.125	107.394	
10.000	106.267	10.000	107.129	
9.875	106.017	9.875	106.863	
9.750	105.767	9.750	106.597	
9.625	105.517	9.625	106.332	
9.500	105.267	9.500	106.066	
9.375	105.017	9.375	105.800	1
9.250	104.767	9.250	105.535	
9.125	104.517	9.125	105.269	
9.000	104.267	9.000	105.004	
8.875	104.017	8.875	104.722	
8.750	103.767	8.750	104.441	
8.625	103.517	8.625	104.160	
8.500	103.267	8.500	103.879	
8.375	103.017	8.375	103.597	1
8.250	102.767	8.250	103.316	l
8.125	102.485	8.125	103.034	l
8.000	102.204	8.000	102.753	1
7.875	101.892	7.875	102.441	1
7.750	101.579	7.750	102.128	l
7.625	101.204	7.625	101.753	
7.500	100.829	7.500	101.378	1
7.375	100.454	7.375	101.003	1
7.250	100.079	7.250	100.566	l
7.125	99.704	7.125	100.128	1
7.000	99.329	7.000	99.628	1
6.875	98.892	6.875	99.128	1
6.750	98.454	6.750	98.566	1
6.625	97.954	6.625	98.003	
6.500	97.454	6.500	97.441	
6.375	96.892	6.375	96.816	
6.250	96.329	6.250	96.128	
6.125	95.704	6.125	95.441	
6.000	95.079	6.000	94.753	ı
г 07г	04 202	г отг	04.003	

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

94.003

93.253

92.503

91.753

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

94.392

93.704

93.017

92.330

5.875

5.750 5.625

5.500

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									
	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 LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
LLITIS	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
F. 11 D.	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Dos	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc 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		

	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

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

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



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

 Lock Expirations
 Lock Extensions

 Days
 6/28/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed					
Rate	30 Day					
6.750%	98.800					
6.875%	99.300					
6.990%	99.800					
7.125%	100.300					
7.250%	100.706					
7.375%	101.081					
7.500%	101.456					
7.625%	101.831					
7.750%	102.175					
7.875%	102.488					
7.990%	102.800					
8.125%	103.113					
8.250%	103.363					
8.375%	103.613					
8.500%	103.863					
8.625%	104.113					
8.750%	104.363					
8.875%	104.613					
8.990%	104.863					
9.125%	105.113					
9.250%	105.363					
9.375%	105.613					
9.500%	105.863					

Max YSP 101.000 - up to 1.75MM Max YSP 100.500 - 1.75MM to 2MM Max YSP 100.000 - 2MM to 3MM

	11	IOIV-Q
	Investor 30YR Fixed	
Rate	30 Day	
6.750%	99.225	
6.875%	99.725	
6.990%	100.225	
7.125%	100.725	
7.250%	101.225	
7.375%	101.663	
7.500%	102.100	
7.625%	102.475	
7.750%	102.850	
7.875%	103.225	
7.990%	103.600	
8.125%	103.975	
8.250%	104.350	
8.375%	104.663	
8.500%	104.975	
8.625%	105.288	
8.750%	105.538	
8.875%	105.788	
8.990%	106.038	
9.125%	106.288	
9.250%	106.538	
9.375%	106.788	
9.500%	107.038	
May VCD	No Propay 100 00	^

Max YSP w No Prepay 100.000 Max YSP 101.000

Investor NQM LLPAs										
			Othe	r						
LTV	50	55	60	65	70	75	80			
Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A			
1/0	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A			
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A			
Cash-Out FICO < 720	-0.500	-0.500	-0.500	-0.625	-0.875	-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	-1.000	N/A			
Loan Amt <\$150K	-0.750	-0.875	-1.000	-1.250	-1.250	-1.250	-1.500			
Loan Amt <\$250K	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375			
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				
			ntial NQN		s			
			Full Dod	:				
FICOxLTV	55	60	65	70	75	80	85	90
780	0.625	0.500	0.500	0.375	0.250	0.000	-1.375	-4.625
760	0.500	0.375	0.375	0.250	0.125	-0.125	-1.500	-4.750
740	0.375	0.250	0.250	0.250	0.000	-0.375	-2.000	-5.250
720	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	N/A
700	0.250	0.125	0.000	-0.375	-0.625	-1.875	-4.000	N/A
680	-0.250	-0.375	-0.750	-1.250	-2.000	-2.875	-6.250	N/A
660	-1.375	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
FICO ITV			atement ,	_		00	0.5	- 00
FICOxLTV	55	60	65	70	75	80	85	90
780 760	0.625	0.500	0.500 0.375	0.375	0.250 0.125	0.000 -0.125	-1.500	-4.875
740	_	0.375	0.375	0.250	0.125	-0.125	-1.625 -2.125	-5.000
740	0.375	0.250	0.250	0.250	-0.250	-1.000	-3.250	-5.500 N/A
720	0.375	0.250	0.230	-0.375	-0.250	-2.000	-4.250	N/A
680	-0.250	-0.375	-0.750	-1.375	-2.125	-3.000	-6.500	N/A
660	-1.375	-1.500	-0.730	-2.625	-3.500	-5.125	N/A	N/A
000	-1.575		ntial NQN			-3.123	N/A	IN/A
LTV	55	60	65	70	75	80	85	90
1/0	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.375	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.750	-0.750	-0.750	-1.000	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500
Loan Amt <\$250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Loan Amt > \$2.0M	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
DTI > 43	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750
1 Yr P&L *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
1099 *	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750
			IQM LLF x / 3 Yr Pr					
FICOxLTV	50	55	60	65	70	75	80	
780	0.750	0.625	0.625	0.375	0.125	-0.250	-0.875	
760	0.625	0.500	0.375	0.250	0.000	-0.375	-1.250	
740	0.500	0.375	0.250	0.250	-0.250	-0.500	-1.625	
720	0.375	0.250	0.250	0.000	-0.500	-1.000	-2.375	
700	0.250	0.250	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.500	-2.750	N/A	
660	0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
FN	-1.000	-1.250	-1.750	-2.250	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, wax ETV is reduced by 376	
ccupancy		Primary, Secon	•					
operty Types		SFR, PUD, Tow	nhome, 2	-4 Units, Cond	los, Non Warra	antable Condos	TV 70% - See Guidelines	
oan Programs		Fully Amortized						
		Interest Only -						
Iual Payment - I/O		Qualify over th						
· ,		Qualify over th	e fully am	ortized perio	d - 360 Months		TV < 60: Cash-Out Proceeds may be used for	reserve requirements
Max Cash Out		Max Cash-Out	e fully am = \$1,000,0	ortized perio	d - 360 Months t > \$500,000 re	equires 720+ FIG	IV ≤ 60; Cash-Out Proceeds may be used for	<u> </u>
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) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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) r penalty with Matrices for St	equires 720+ FIG linimum Reserv luding delinque partial or full pr 3%, 2%, 1% ste	irement & 12 Months of Total Payments in perty taxes, any tradeline on credit and any ent): 5-year penalty with 5%, 4%, 3%, 2%, 1	DTI determination. Federal or State Tax Liens 6 stepdown fee structure
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, Cond	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 (prepaid with Matrices for St Homes dos, Non Warra D	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- construction of the any Mortgage rity. In 10% of the any Mortgage rity. In 2 % of amure; OR 3-yea nent Penalty ner Occupied rily. 4 Units, Concert Fixed 10 Yr I/6 Gross Rents /	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 ret 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. crity. crity = % of am- crity. crity. crity = % of am-	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
lax Cash Out o Ratio C - Debt Consolidation repayment Penalty repayment Highlights recupancy roperty Types roan Program SCR Calculation ross Rents Defined nleased / Vacant Holi	mes	Max Cash-Out Eligible Assets Defined as the guidelines for if Investment On 1% stepdown if see Operationa Investment Pro SFR, PUD, Tow Fully Amortizee Interest Only Fully Amortizee Lesser of Mark Gross rents de' Unleased Prop Unleased Prop Any Mortgage	e fully am = \$1,000,i must cove payoff of iurther cla ly; Standa ee structu al Prepayr Non Owr operties O nhome, 2 d - 30 Year F d Loans: (et Rents f termined erties: Ma erties (2+ Lien, Prop.	ortized perio- contized perio- contized perio- contized perio- contized perio- contized year and the series of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure; OR 3-year and Penalty contized year of am- cure year and year an	d - 360 Months t > \$500,000 re MTG Note, M e/Title Lien inc ount prepaid (i r penalty with Matrices for St Homes New PITIA In Lease Agreeme Market Rents u refinances; no vacant unit or d Insurance in	equires 720+ FII Inimum Reserv Iuding delinque partial or full pr 39%, 2%, 1% ste aute restrictions antable Condos terest Only Loa ent. Use currer on Appraisal. b LTV reduction on refinances cluding delinque	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% si TV 70% - See Guidelines oss Rents / New ITIA amount when documenting 3 months of rechase transactions	DTI determination. Federal or State Tax Liens 6 stepdown fee structure epdown fee structure; Ol
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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	6/28/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.625

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

Non-Agency Investor/Second Home (AUS)

	Conforming	Agency	Agency
	Balance	Jumbo	Balance
Rate	FIX 30	FIX 30	FIX 30
10.000	110.328	109.703	108.953
9.875	110.078	109.453	108.703
9.750	109.828	109.203	108.453
9.625	109.578	108.953	108.203
9.500	109.328	108.703	107.953
9.375	109.078	108.453	107.703
9.250	108.828	108.203	107.453
9.125	108.578	107.953	107.203
9.000	108.328	107.703	106.953
8.875	108.078	107.453	106.703
8.750	107.828	107.203	106.453
8.625	107.578	106.953	106.203
8.500	107.328	106.703	105.953
8.375	107.078	106.453	105.703
8.250	106.828	106.203	105.453
8.125	106.428	105.803	105.053
8.000	106.028	105.403	104.653
7.875	105.628	105.003	104.253
7.750	105.213	104.588	103.838
7.625	104.784	104.159	103.409
7.500	104.341	103.716	102.966
7.375	103.884	103.259	102.509
7.250	103.412	102.787	102.037
7.125	102.926	102.301	101.551
7.000	102.425	101.800	101.050
6.875	101.910	101.340	100.590
6.750	101.382	100.878	100.128
6.625	100.841	100.404	99.654
6.500	100.286	99.919	99.169
6.375	99.719	99.423	98.673
6.250	99.140	98.916	98.166
6.125	98.549	98.399	97.649
6.000	97.947	97.822	97.072
5.875	97.333	97.208	96.458
5.750	96.708	96.583	95.833
5.625	96.070	95.945	95.195
5.500	95.421	95.296	94.546
5.375	94.759	94.634	93.884
5.250	94.089	93.964	93.214
5.125	93.410	93.285	92.535
5.000	92.721	92.596	91.846

	Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
	>= 780	0.000	0.000	0.000	0.000	-0.375
	760 - 779	0.000	0.000	0.000	-0.250	-0.625
	740 - 759	0.000	0.000	-0.125	-0.375	-0.875
Purchase Money Loans	720 - 739	0.000	0.000	-0.250	-0.750	-1.250
Luaiis	700 - 719	0.000	0.000	-0.375	-0.875	-1.375
	680 - 699	0.000	0.000	-0.625	-1.125	-1.750
	660 - 679	0.000	0.000	-0.750	-1.375	-1.875
	>= 780	0.000	0.000	0.000	-0.125	-0.500
	760 - 779	0.000	0.000	-0.125	-0.375	-0.875
Limited Cash-Out	740 - 759	0.000	0.000	-0.250	-0.750	-1.125
Refinance	720 - 739	0.000	0.000	-0.500	-1.000	-1.625
Keimance	700 - 719	0.000	0.000	-0.625	-1.250	-1.875
	680 - 699	0.000	0.000	-0.875	-1.625	-2.250
	660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
	>= 780	-0.375	-0.375	-0.625	-0.875	
	760 - 779	-0.375	-0.375	-0.875	-1.250	
	740 - 759	-0.375	-0.375	-1.000	-1.625	
Cash-Out Refinance	720 - 739	-0.375	-0.500	-1.375	-2.000	
	700 - 719	-0.375	-0.500	-1.625	-2.625	
	680 - 699	-0.375	-0.625	-2.000	-2.875	
	660 - 679	-0.375	-0.875	-2.750	-4.000	

		Credit Score / CLTV	<=30	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
		Investor	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
	Loan Type LLFAS	DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Purchase Money							
Loans & Limited	Agency Jumbo	High Balance Fixed - Rate	-0.500	-0.500	-0.750	-0.750	-1.000
Cash-Out Refinance	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
		Manufactured Homes					
		Investor	-1.125	-1.125	-1.625	-2.125	
	Loan Type LLPAs	Second Home	-1.125	-1.125	-1.625	-2.125	
		DTI Ratio > 40%	0.000	0.000	0.000	0.000	
Cash-Out Refinance	Agency Jumbo	High Balance Fixed - Rate	-1.250	-1.250	-1.500	-1.500	
	Balances*						
		2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	
	Property LLPAs	Condo / Coop	0.000	0.000	-0.125	-0.125	
		Manufactured Homes					

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

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

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



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

 Lock Expirations
 Lock Extensions

 30 Days
 6/28/2025
 2 days
 0.100

 7 days
 0.250

 15 days
 0.375

30 days

0.625

Effective: 5/29/2025 10:14

FIXED SECONDS

RES	IDENTIAL
Rate	30 Day
12.750	112.375
12.625	112.125
12.500	111.875
12.375	111.625
12.250	111.375
12.125	111.125
12.000	110.875
11.875	110.625
11.750	110.375
11.625	110.125
11.500	109.875
11.375	109.625
11.250	109.375
11.125	109.125
11.000	108.875
10.875	108.625
10.750	108.375
10.625	108.125
10.500	107.875
10.375	107.625
10.250	107.250
10.125	106.875
10.000	106.500
9.875	106.125
9.750	105.750
9.625	105.375
9.500	105.000
9.375	104.625
9.250	104.250
9.125	103.875
9.000	103.500
8.875	103.125
8.750	102.625
8.625	102.125
8.500	101.625
8.375	101.125
8.250	100.625
8.125	99.875
8.000	99.125
7.875	98.375
7.750	+
7.750	97.625

	RESIDENTIAL PRICE ADJUSTERS									
		CLTV								
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)
1.,	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)
FULL DO	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)		
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)	(6.000)	(7.750)
] z	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)	(6.250)	(8.000)
STATEMENT (12 or 24)	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
l	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)	(8.250)	(10.750)
E	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
STA	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)	(6.750)	(11.250)	
BANK	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)	(6.750)	(9.500)		
ª	660 - 679	(5.750)	(5.875)	(6.250)	(7.000)	(7.375)	(8.750)			
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
TERM	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
AMOUN	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
E	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
	Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
§	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
-	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds		
101.000		
No Prepayment Penalties on Seconds		

	INVESTOR PRICE ADJUSTERS									
		CLTV								
	Credit	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)		
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)		
ی	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)		
8	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)		
불	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)		
۱"	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)			
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)				
⋤	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(1.375)	(2.250)		
or 24)	780 - 799	0.875	0.875	0.375	0.000	(0.250)	(1.500)	(2.375)		
2	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)		
BANK STATEMENT (12	740 - 759	(0.125)	(0.125)	(0.625)	(1.000)	(1.125)	(2.625)	(4.250)		
₩	720 - 739	(0.750)	(0.750)	(1.250)	(1.625)	(1.875)	(3.000)	(5.125)		
ST	700 - 719	(2.000)	(2.000)	(2.625)	(3.125)	(3.500)	(4.125)			
¥	680 - 699	(4.000)	(4.000)	(4.625)	(5.125)	(5.625)				
Ľ	660 - 679	(5.750)	(5.875)	(6.250)						
	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
_	15yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
TERM	20yr Fixed	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
-	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Full Am	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
١.	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
OAN AMOUNT	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Z	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
l_	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
ᄐ	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
	SFR/PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
_	Condo-Warrant	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
PROPERTY	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
8	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
ື	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL AD A7 CA CO EL CA ID IA II IN IKC IN IA A15 AN A10 AND
1300 NW Briarcliff Pkwy, Suite 275	Lock Desk: (816) 457-6440	AL, AR, AZ, CA, CO, FL, GA, ID, IA, IL, IN, KS, KY, LA, ME, MI, MO, MN, MS, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, SC, TN, TX, VA, WI, WA
Kansas City, MO 64150	Inside Sales: (816) 457-6300	1013, NC, NC, NC, NN, NN, NN, ON, ON, ON, TA, SC, TN, TA, VA, WI, WA



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

	Lock Expirations	Lock E	xtensions
30 Days	6/28/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		30 days	0.635

Effective: 5/29/2025 10:14

FHA with DPA Seconds

30 Year Fixed					
Rate	15 Day	30 Day	45 Day		
7.875	100.527	100.456	100.081		
7.750	100.427	100.356	99.981		
7.625	99.698	99.628	99.253		
7.500	99.596	99.525	99.150		
7.375	99.482	99.411	99.036		
7.250	99.360	99.289	98.914		

Underwriting Fee \$1,095

Standard pricing requires a repayable second on a 10-year term with a note rate 2% above the first mortgage note rate. Standard pricing applies to repayable 3.5% DPA. (See LLPAs for all other DPA options)

Loan Level Pricing Adjustments						
Repayable 3.5%	#	0.000				
Repayable 5%	#	-0.750				
Manufactured Home (Double Wide)	#	-0.250				
2 Units	#	-0.250				
Manual Underwrite	#	-0.250				
Exceed Income Limits (>135% AMI)	#	-0.250				
High Balance	#	-2.500				

State Pricing Adjustments	
3.5% DPA SC - Loan Amount <\$100,000	-1.500
3.5% DPA SC - Loan Amount >=\$100,000 and <\$120.000	-1.000
3.5% DPA SC - Loan Amount >=\$120,000 and <\$140,000	-0.500
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250
5% DPA SC & AK Loan Amount <\$80,000 and >=70,000	-2.125
5% DPA SC & AK Loan Amount <\$70,0000	-3.000

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Email: locks@uffmortgage.com	AL
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, 111, 111, 111, 11



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

	Lock Expirations	Lock Extensions	
15 Days	6/13/2025	2 days	0.100
30 Days	6/28/2025	7 days	0.250
45 Days	7/13/2025	15 days	0.375
		30 days	0.625

Effective: 5/29/2025 10:14 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

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

Lock Desk Hours

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