

9/22/2025 10:09

Effective:

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

	Lock Expirations	Lock Exte	nsions
15 Days	10/7/2025	2 days	0.100
30 Days	10/22/2025	7 days	0.250
30 Days 45 Days	11/6/2025	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	VENTION	L 30/25Y	R FIXED	CC	NVENTION	IAL 20 YR	FIXED	CC	ONVENTIO	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
5.750	99.771	99.725	99.654	5.250	99.986	99.885	99.803	5.000	99.540	99.496	99.476	5.125	98.563	98.556	98.501
.875	100.411	100.365	100.257	5.375	100.500	100.400	100.318	5.125	99.852	99.808	99.788	5.250	98.741	98.729	98.671
.000	100.970	100.925	100.816	5.500	100.300	100.207	100.129	5.250	100.143	100.099	100.079	5.375	98.935	98.931	98.893
5.125	101.487	101.441	101.383	5.625	100.813	100.721	100.643	5.375	100.416	100.372	100.352	5.500	99.223	99.226	99.165
.250	101.392	101.343	101.284	5.750	101.295	101.202	101.124	5.500	100.683	100.638	100.619	5.625	99.454	99.432	99.387
.375	101.894	101.844	101.786	5.875	101.739	101.647	101.568	5.625	100.951	100.907	100.887	5.750	99.710	99.693	99.715
.500	102.362	102.312	102.253	6.000	101.327	101.226	101.144	5.750	101.210	101.166	101.146	5.875	99.941	99.915	99.934
.625	102.702	102.652	102.594	6.125	101.772	101.672	101.590	5.875	101.463	101.418	101.399	6.000	100.224	100.199	100.215
.750	102.553	102.519	102.469	6.250	102.186	102.086	102.004	6.000	101.724	101.677	101.656	6.125	100.489	100.451	100.464
.875	103.005	102.971	102.921	6.375	102.555	102.455	102.373	6.125	101.986	101.935	101.911	6.250	100.683	100.633	100.643
CO	NV 30 YR I	FIXED HIG	H BAL	CC	NV 20 YR	FIXED HIG	SH BAL	CO	ONV 15 YR	FIXED HIG	SH BAL	CO	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	99.838	99.792	99.533	5.875	99.869	99.838	99.792	6.250	98.502	98.466	98.428	6.250	98.502	98.466	98.428
.000	100.289	100.243	99.984	6.000	100.320	100.289	100.243	6.375	98.690	98.654	98.616	6.375	98.690	98.654	98.616
.125	100.688	100.642	100.584	6.125	100.719	100.688	100.642	6.500	98.866	98.830	98.792	6.500	98.866	98.830	98.792
.250	100.974	100.925	100.866	6.250	101.013	100.974	100.925	6.625	99.057	99.021	98.983	6.625	99.057	99.021	98.983
.375	101.344	101.294	101.236	6.375	101.383	101.344	101.294	6.750	99.194	99.159	99.120	6.750	99.194	99.159	99.120
.500	101.716	101.667	101.608	6.500	101.755	101.716	101.667	6.875	99.333	99.297	99.259	6.875	99.333	99.297	99.259
.625	102.045	101.996	101.937	6.625	102.084	102.045	101.996	7.000	99.446	99.411	99.372	7.000	99.446	99.411	99.372
5.750	101.618	101.584	101.533	6.750	101.633	101.618	101.584	7.125	99.552	99.517	99.478	7.125	99.552	99.517	99.478
.875	101.900	101.866	101.816	6.875	101.916	101.900	101.866	7.250	99.478	99.393	99.301	7.250	99.478	99.393	99.301
.000	102.175	102.140	102.090	7.000	102.190	102.175	102.140								
		· /c			0050	. /C . D C			0050	0/6 1014	_	.			
	SOFR 5	6/6 ARMS			SOFR 7	7/6 ARMS			SOFR 1	.0/6 ARM	S		Misc Price	Adjustme	
												I	nds (Non-CA)		0.250
													nds (CA Only)		0.150
													er, LTV <= 75		2.125
												I	er, LTV 75.01-8	.0	3.375
													er, LTV > 80		4.125
	No Current	Program Da	ata		No Current	Program D	ata		No Curren	t Program D	ata	2-4 Unit			1.000
												Condo, LT			0.750
												FICO < 66			0.500
												I	\$50K < \$100K		0.500
												Loan < \$5	OK (exception o	only)	1.500
				H								+			
	Lo	ss Payee	Clause		Lo	ck Desk H	lours		Con	tact Us			Approv	ed States	
	United Fidelit			TIMA				Em	ail: locks@		ge.com	AR, AZ, C	A, CO, FL, GA		I, KS, KY.
		, ,	wy, Suite 27			0am - 5:00p			Lock Desk: (1 ' '	IN, MO, NC, I		
) 64150		Lock Or	nline Unitl 8	:UUpm CST		,	,	6300	1 ' '	SC, TN, TX		



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

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

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Effective:	9,	/22/2025 10:	:09							WWW.UFFE	AGLE.COM	_						
						Con	form	ning	LLPA	۱S								
	Purchase Money Loans – LLPA by Credit Score/LTV Ratio											Cash-out Refinance Loans – LLPA by Credit Score/LTV						
												Ratio						
Credit Score	LTV Range re Applicable for all loans with terms greater than 15 years				Credit Score			LTV Rang	je or all loans	loans								
Orean Score	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%	Credit Score	>0%	>30%	>60%	>70%	>75%			
≥ = 780			0.000%						0.125%	≥ = 780	0.375%		0.625%	0.875%	1.375%			
760 – 779	0.000%		0.000%							760 – 779	0.375%		0.875%	1.250%	1.875%			
740 – 759 720 – 739			0.125% 0.250%							740 – 759 720 – 739	0.375% 0.375%		1.000%	1.625% 2.000%	2.375%			
700 – 719			0.375%							700 – 719	0.375%		1.625%	2.625%	3.250%			
680 – 699			0.625%						1.125%	680 – 699	0.375%		2.000%	2.875%	3.750%			
660 – 679			0.750%							660 – 679	0.375%		2.750%	4.000%	4.750%			
640 - 659 ≤ 639			1.125% 1.500%							640 - 659 ≤ 639	0.375%		3.125%	4.625% 4.875%	5.125% 5.125%			
									111 00 70	Additional L								
Add	litional LL	.PAS Dy L	oan Attri	ibute App	oncable to	Purcha	se money	Loans				Refinan	ces					
Loan Feature				L	TV Rang	е				Loan Feature			LTV Rang	je				
A 12 4 1 1 4	>0%	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		>0%	>30%	>60%	>70%	>75%			
Adjustable-rate Condo			0.000% 0.125%							Condo Investment	0.000% 1.125%		0.125% 1.625%	0.125% 2.125%	0.750% 3.375%			
Investment			1.625%					4.125%		Second home	1.125%		1.625%	2.125%	3.375%			
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	Manufactured	0.500%	0.500%	0.500%	0.500%	0.500%			
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	Two- to four- unit property	0.000%	0.000%	0.375%	0.375%	0.625%			
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%			
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%			
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%			
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%									
	Limited	Cash-ou	t Refinan				e/LTV Ra	itio		All LLPA			_	llowing lo	ans			
					TV Rang							meReady						
Credit Score	. 20/		cable for	_						Loans to first-tir				income ≤1 igh-cost are				
> = 700	<u>>0%</u>	>30%	>60%	>70%	>75%	>80%	>85%	>90%	>95%		ns meeting	<u> </u>						
≥ = 780 760 – 779	0.000%	0.000%	0.000%	_	0.875%		0.750%	_	0.375% 0.625%	Loa	ins meeting	Duty to c	berve requ	licilicilis				
740 – 759	0.000%	0.000%					1.125%	1.000%	1.000%									
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%									
700 – 719	0.000%	0.000%	0.625%				1.750%		1.625%									
680 – 699	0.000%	0.000%	0.875%				2.125%		1.750%									
660 – 679	0.000%	0.125%	1.125%						2.125%									
640 - 659	0.000%	0.250%	1.375%	2.125%	2.875%				2.500%									
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%										
	nal LLPA		n Attribut															
Loan Feature	>00/	>30%	>600/		.TV Rang		>0E0/	>00%	>95%									
Adjustable-rate	<u>>0%</u> 0.000%	0.000%	>60%	> 70% 0.000%	> 75% 0.000%	>80%	>85% 0.000%	>90% 0.250%										
mortgage																		
Condo Investment	0.000%	0.000%	0.125%				0.750%	0.750%	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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		30 days	0.625

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Effective	e: 9	9/22/2025 1	0:09						wv	VW.UFFEAG	LE.COM				
			GOV	ERNI	MEN	T FH	lA an	d US	SDA				FHA #26	557000)06
	FHA 30	YR Fixed			FHA 15	YR Fixed			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	99.505	99.392	99.229	5.250	99.625	99.572	99.469	5.375	97.491	97.431	97.371	FICO 740	- 779		0.000
.375	99.917	99.803	99.640	5.375	99.911	99.879	99.818	5.500	98.076	98.016	97.955	FICO 680	- 739		0.125
.500	100.434	100.321	100.157	5.500	100.389	100.357	100.296	5.625	98.607	98.546	98.486	FICO 660			0.250
.625	100.984	100.870	100.707	5.625	100.839	100.807	100.746	5.750	97.761	97.716	97.671	FICO 640	- 659		0.500
.750	101.607	101.569	101.481	5.750	100.703	100.631	100.508	5.875	98.309	98.263	98.218	FICO 620	- 639		1.500
.875	101.423	101.385	101.297	5.875	100.939	100.866	100.744	6.000	98.823	98.777	98.732				
5.000	101.940	101.902	101.814	6.000	101.279	101.206	101.120	6.125	99.272	99.227	99.181	Non-Owr	ier		0.500
5.125	102.458	102.420	102.332	6.125	101.594	101.544	101.537					Loan Am	ount \$50K < \$1	.00K	0.500
5.250	102.595	102.557	102.470	6.250	101.544	101.472	101.399					Loan < \$5	50K (exception o	only)	1.500
5.375	102.412	102.389	102.316	6.375	101.464	101.391	101.372	<u> </u>				All FHA S	treamline Loans	S	0.250
												All FHA R	efinance Loans		0.125
	HA 30 YR			_	HA 15 YR			_	IRAL HOUS				USDA - Pric	e Adjustm	_
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	101.983	101.945	101.857	6.250	98.502	98.466	98.428	6.000	100.355	100.230	100.105	FICO 740			0.000
5.375	101.719	101.696	101.624	6.375	98.690	98.654	98.616	6.125	100.685	100.560	100.435	FICO 700			0.125
5.500	102.185	102.162	102.089	6.500	98.866	98.830	98.792	6.250	100.991	100.866	100.741	FICO 680			0.250
5.625	102.482	102.460	102.387	6.625	99.057	99.021	98.983	6.375	100.811	100.686	100.561	FICO 660			0.375
5.750	102.314	102.291	102.269	6.750	99.194	99.159	99.120					FICO 640			0.875
5.875	102.100	102.077	102.054	6.875	99.333	99.297	99.259					FICO 620			1.500
7.000	102.458	102.435	102.412	7.000	99.446	99.411	99.372					CA Prope			0.150
7.125	102.891	102.868	102.846	7.125	99.552	99.517	99.478						50K (exception)	1	1.500
7.250	101.222	101.149	101.077	7.250	99.478	99.393	99.301						finance Loans		0.125
7.375	100.455	100.382	100.310	 				┨				*Other St	t. Adjustments i	may apply	
												Ш			
						GΟ\	/ERN	IME	NT V	/A					
		YR Fixed				YR Fixed			VA 5/1	ARM 1/1	/5		VA 30 YR		
ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day					Rate	15-Day	30-Day	45-Day
5.000	101.279	101.206	101.084	5.500	100.434	100.321	100.157					5.500	100.434	100.321	100.157
5.125	101.594	101.521	101.398	5.625	100.984	100.870	100.707					5.625	100.984	100.870	100.707
5.250	101.544	101.472	101.399	5.750	101.607	101.569	101.481					5.750	101.607	101.569	101.481
5.375	101.464	101.391	101.318	5.875	101.423	101.385	101.297					5.875	101.423	101.385	101.297
5.500	101.909	101.837	101.764	6.000	101.940	101.902	101.814		No Curren	t Program D)ata	6.000	101.940	101.902	101.814
5.625	102.079	102.007	101.934	6.125	102.458	102.420	102.332					6.125	102.458	102.420	102.332
5.750	100.880	100.755	100.630	6.250	102.595	102.557	102.470					6.250	102.595	102.557	102.470
				6.375	102.412	102.389	102.316					6.375	102.412	102.389	102.316
				6.500	102.837	102.815	102.742					6.500	102.837	102.815	102.742
				6.625	103.245	103.222	103.149	┨┝──				6.625	103.245	103.222	103.149
١	VA 15 YR F	ixed High	Bal	\	/A 30 YR F	ixed High	Bal		VA 5/:	1 ARM HE	3	١	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
.750	100.703	100.631	100.508	6.250	101.983	101.945	101.857					6.250	101.983	101.945	101.857
5.875	100.939	100.866	100.744	6.375	101.719	101.696	101.624					6.375	101.719	101.696	101.624
5.000	101.279	101.206	101.084	6.500	102.185	102.162	102.089					6.500	102.185	102.162	102.089
.125	101.594	101.521	101.398	6.625	102.482	102.460	102.387					6.625	102.482	102.460	102.387
.250	101.544	101.472	101.399	6.750	102.314	102.291	102.269	11	No Curren	t Program D	Data	6.750	102.314	102.291	102.269
.375	101.464	101.391	101.318	6.875	102.100	102.077	102.054					6.875	102.100	102.077	102.054
5.500	101.909	101.837	101.764	7.000	102.458	102.435	102.412					7.000	102.458	102.435	102.412
.625	102.079	102.007	101.934	7.125	102.891	102.868	102.846					7.125	102.891	102.868	102.846
				7.250	101.222	101.149	101.077					7.250	101.222	101.149	101.077
				7.375	100.455	100.382	100.310					7.375	100.455	100.382	100.310
			VA Princ	\ diugtes c =	+-				124						****
ICO>=74	0		0.000	Adjustmen VA Loans	L3		0.250								
ICO 680	- 739		0.125	Non-Own	er		0.500	11/2			The same		-		4035
ICO 660			0.250	Loan Amo	unt \$50K < \$1	00K	0.500			SE	RVING	THOS	SE TH	AT SE	RVE
ICO 640	- 659		2.000		OK (exception		1.500				VA	& VA	IRRA	LS	
ICO 620	- 639		3.000												
	Lo	ss Payee	Clause		Lo	ck Desk F	lours			tact Us				ed States	
	United Fideli				8.3	0am - 5:00p	om CST		ail: locks@		_		CA, CO, FL, GA		
			wy, Suite 27	5	1	nline Unitl 8		1	Lock Desk: (ME, MI, N	AN, MO, NC, I		
	Kar	nsas City, M	J 64150				•	<u>I</u> Ir	side Sales:	(816) 457	-6300		SC, IN, TX	, VA, WA,W	1
			@ 2021	the facility of the fire	. C dia - C-	- NINALC HOA	201		. Df:	Only Nette	15 4 21 42 4				



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
 10/22/2025
 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:	9/22/2025 10:	:09	
			NON-QM:
Residentia	al 30 Yr Fixed		DSCR
11.500	110.917	11.500	112.715
11.375	110.667	11.375	112.465
11.250	110.417	11.250	112.215
11.125	110.167	11.125	111.965
11.000	109.917	11.000	111.715
10.875	109.667	10.875	111.465
10.750	109.417	10.750	111.215
10.625	109.167	10.625	110.965
10.500	108.917	10.500	110.715
10.375	108.667	10.375	110.465
10.250	108.417	10.250	110.215
10.125	108.167	10.125	109.965
10.000	107.917	10.000	109.715
9.875	107.667	9.875	109.465
9.750	107.417	9.750	109.215
9.625	107.167	9.625	108.965
9.500	106.917	9.500	108.715
9.375	106.667	9.375	108.465
9.250	106.417	9.250	108.215
9.125	106.167	9.125	107.965
9.000	105.917	9.000	107.715
8.875	105.667	8.875	107.465
8.750	105.417	8.750	107.215
8.625	105.167	8.625	106.965
8.500	104.917	8.500	106.715
8.375	104.667	8.375	106.465
8.250	104.417	8.250	106.215
8.125	104.167	8.125	105.934
8.000	103.917	8.000	105.621
7.875	103.635	7.875	105.309
7.750	103.354	7.750	104.996
7.625	103.042	7.625	104.684
7.500	102.729	7.500	104.309
7.375	102.354	7.375	103.934
7.250	101.979	7.250	103.496
7.125	101.604	7.125	103.059
7.000	101.229	7.000	102.559
6.875	100.792	6.875	102.059
6.750	100.354	6.750	101.496
6.625	99.917	6.625	100.934
6.500	99.479	6.500	100.309
6.375	98.979	6.375	99.684
6.250	98.479	6.250	98.996
6.125	97.917	6.125	98.309
6.000	97.354	6.000	97.621
5.875	96.729	5.875	96.871
5.750	96.104	5.750	96.121

Max Price	103.000	103.000	103.000
Min Price	99.500	99.500	99.500
Residential	Full Doc	Alt Doc	Inv W/PPP
94.729	5.500		94.621
95.417	5.625		95.371
96.104	5.750		96.121
96.729	5.875		96.871

99.500

103.500

99.500

104.000

99.500

104.500

5.625 5.500

Min Price

99.500

103.000

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

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

Minimum Loan Size \$150,000

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

Loss Payee Clause	Contact Us	Approved States
United Fidelity Funding Corp ISAOA ATIMA	Linan. locks@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

FN

 Lock Expirations
 Lock Extensions

 Days
 10/22/2025
 2 days
 0.100

 7 days
 0.250
 15 days
 0.375

 30 days
 0.625

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

NON-QM

	Residential 30YR Fixed				Investor 30YR Fixed	
Rate	30 Day			Rate	30 Day	
6.375%	97.850			6.375%	99.250	
6.500%	99.100			6.500%	100.250	
6.625%	99.850			6.625%	100.875	
6.750%	100.475			6.750%	101.375	
6.875%	101.000			6.875%	101.875	
6.990%	101.430			6.990%	102.350	
7.125%	101.830			7.125%	102.800	
7.250%	102.205			7.250%	103.214	
7.375%	102.580			7.375%	103.644	
7.500%	102.905			7.500%	104.046	
7.625%	103.155			7.625%	104.405	
7.750%	103.405			7.750%	104.718	
7.875%	103.655			7.875%	105.093	
7.990%	103.905			7.990%	105.398	
8.125%	104.155			8.125%	105.702	
8.250%	104.405			8.250%	105.999	
8.375%	104.655			8.375%	106.296	
8.500%	104.905			8.500%	106.577	
8.625%	105.155			8.625%	106.859	
8.750%	105.405			8.750%	107.140	
8.875%	105.655			8.875%	107.421	
8.990%	105.905			8.990%	107.687	
9.125%	106.155			9.125%	107.952	
Max	x Price (Owner Occ / 3Yr+ PPP)	101.500		Max Price (3	BYr PPP)	101.500
	Max Price (2 Yr PPP)	101.000	ı	Max Price (2	2Yr PPP)	101.000
	Max Price (1 Yr PPP)	100.000	- 1	Max Price (1	100.500	
	Max Price (No Prepay) 99.500			ax Price (N	o 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

			to Adt a					
			ice Adjustm					
		Keside	ntial NQN Full Doo		S			
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
760	0.750	0.730	0.625	0.500	0.375	-0.125	-1.500	-4.750
740	0.625	0.500	0.500	0.375	0.250	-0.123	-2.000	-5.250
720	0.500	0.375	0.375	0.250	0.000	-0.230	-3.000	N/A
700	0.125	0.000	0.000	-0.250	-0.625	-1.500	-4.000	N/A
680	-0.125	-0.250	-0.500	-1.250	-2.125	-3.125	-6.250	N/A
660	-1.625	-1.750	-2.000	-2.750	-3.500	-5.000	N/A	N/A
Bank Statement / No Ratio								
FICOxLTV	55	60	65	70	75	80	85	90
780	0.750	0.750	0.625	0.500	0.375	0.000	-1.500	-4.875
760	0.750	0.625	0.625	0.500	0.375	-0.125	-1.625	-5.000
740	0.625	0.500	0.500	0.375	0.250	-0.250	-2.125	-5.500
720	0.500	0.375	0.375	0.250	0.000	-1.000	-3.250	N/A
700	0.125	0.000	0.000	-0.250	-0.750	-1.625	-4.250	N/A
680	-0.125	-0.250	-0.500	-1.375	-2.250	-3.250	-6.500	N/A
660	-1.625	-1.750	-2.000	-2.875	-3.750	-5.250	N/A	N/A
		Reside	ntial NQN	1 LLPA	s			
LTV	55	60	65	70	75	80	85	90
I/O	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	N/A	N/A
Cash-Out FICO ≥ 720	-0.250	-0.250	-0.250	-0.375	-0.875	-1.375	N/A	N/A
Cash-Out FICO < 720	-0.375	-0.375	-0.375	-0.625	-1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
NW Condo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
Loan Amt <\$150K	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
Loan Amt <\$250K Loan Amt > \$1.5M	0.000	0.000	0.000	0.000	-0.125 0.000	-0.125 0.000	-0.125 N/A	-0.250
Loan Amt > \$2.0M	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	N/A	N/A N/A
Loan Amt > \$3.0M	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A
Asset Utilization	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	N/A N/A	N/A N/A
DTI > 43	0.000	0.000	0.000	-0.373	-0.373	-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
1033			IQM LLF		0.300	0.500	0.730	0.750
DSCR ≥ 1.00x / 3 Yr Prepay								
FICOxLTV	50	55	60	65	70	75	80	
780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.875	
760	0.875	0.750	0.625	0.500	0.125	-0.250	-1.250	
740	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.750	
720	0.625	0.500	0.375	0.125	-0.375	-1.000	-2.500	
700	0.250	0.125	0.000	-0.250	-1.000	-1.750	-3.250	
680	0.000	-0.250	-0.500	-0.750	-1.750	-3.000	N/A	
660	-0.875	-1.125	-1.625	-1.875	-2.625	-5.125	N/A	
I————				_				1

-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) 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
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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
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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 (I) r penalty with Matrices for St Homes dos, Non Warra D New PITIA In Lease Agreeme	equires 720+ FII linimum Reserv luding delinque partial or full pr 33%, 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. ird = % of ame ure; OR 3-yea ment Penalty her 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
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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	10/22/2025	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	112.056	111.431	110.681
9.875	111.806	111.181	110.431
9.750	111.556	110.931	110.181
9.625	111.306	110.681	109.931
9.500	111.056	110.431	109.681
9.375	110.806	110.181	109.431
9.250	110.556	109.931	109.181
9.125	110.306	109.681	108.931
9.000	110.056	109.431	108.681
8.875	109.806	109.181	108.431
8.750	109.556	108.931	108.181
8.625	109.306	108.681	107.931
8.500	109.056	108.431	107.681
8.375	108.806	108.181	107.431
8.250	108.556	107.931	107.181
8.125	108.269	107.644	106.894
8.000	107.981	107.356	106.606
7.875	107.694	107.069	106.319
7.750	107.389	106.764	106.014
7.625	107.067	106.442	105.692
7.500	106.728	106.103	105.353
7.375	106.372	105.747	104.997
7.250	105.996	105.371	104.621
7.125	105.599	104.974	104.224
7.000	105.183	104.558	103.808
6.875	104.747	104.122	103.372
6.750	104.290	103.665	102.915
6.625	103.813	103.188	102.438
6.500	103.316	102.691	101.941
6.375	102.799	102.174	101.424
6.250	102.263	101.649	100.899
6.125	101.709	101.165	100.415
6.000	101.138	100.664	99.914
5.875	100.548	100.148	99.398
5.750	99.942	99.618	98.868
5.625	99.320	99.074	98.324
5.500	98.682	98.515	97.765
5.375	98.028	97.903	97.153
5.250	97.359	97.234	96.484
5.125	96.675	96.550	95.800
5.000	95.975	95.850	95.100

	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
Loans	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
nemanee	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		
	<u> </u>							

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	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 Ext

 30 Days
 10/22/2025
 2 days

 7 days
 2 days

2 days 0.100 7 days 0.250 15 days 0.375 30 days 0.625

Effective: 9/22/2025 10:09

FIXED SECONDS

Rate 30 Day Rate 30 Day 12.500 111.750 13.375 111.625 12.375 111.625 13.250 111.500 12.125 111.375 13.000 111.250 12.000 111.250 12.875 111.125 11.875 111.000 12.875 111.000 11.750 111.000 12.625 110.875 11.500 110.750 12.375 110.005 11.500 110.750 12.375 110.625 11.375 110.625 12.500 110.750 11.250 110.500 12.375 110.625 11.250 110.500 12.375 110.625 11.250 110.500 12.125 110.500 11.250 110.500 11.875 110.625 11.000 110.250 11.875 110.025 10.875 110.000 11.625 109.875 10.500 109.750 11.625 109.875 10.500 109.250				
12.500 111.750 13.375 111.625 12.375 111.625 13.250 111.500 12.125 111.375 13.000 111.250 12.000 111.250 12.875 111.125 11.875 111.125 12.750 111.000 11.750 111.000 12.625 110.875 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.750 11.250 110.500 12.125 110.500 11.250 110.500 12.125 110.500 11.250 110.500 12.125 110.500 11.250 110.500 12.125 110.500 11.250 110.500 11.875 110.625 11.000 110.250 11.875 110.625 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.500 109.750 11.375 109.500 10.250 108.750 <th>RESI</th> <th>1</th> <th>IN</th> <th>VESTOR</th>	RESI	1	IN	VESTOR
12.375 111.625 13.250 111.500 12.250 111.500 13.125 111.375 12.000 111.250 12.875 111.000 111.250 11.875 111.125 12.750 111.000 11.250 110.875 111.000 11.625 110.875 111.000 11.750 110.875 110.625 110.875 110.625 110.875 110.625 110.500 110.750 110.500 110.750 110.500 110.750 110.500 110.750 110.625 110.625 110.625 110.625 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.625 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 110.500 10	Rate	30 Day	Rate	30 Day
12.250 111.500 13.125 111.375 12.125 111.375 13.000 111.250 12.000 111.250 12.875 111.125 11.875 111.125 12.750 111.000 11.750 111.000 12.625 110.875 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.500 11.250 110.500 12.125 110.500 11.250 110.500 12.125 110.500 11.250 110.500 12.125 110.500 11.250 110.500 11.875 110.000 10.875 110.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 110.000 100.9750 11.625 109.875 110.000 109.750 11.375 109.000 11.250 109.500 11.250 109.500 11.250 109.500 10.8750 10.8750<	12.500	111.750	13.375	111.625
12.125 111.375 13.000 111.250 12.000 111.250 12.875 111.000 11.875 111.000 12.625 110.875 11.500 110.750 12.625 110.875 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.500 11.250 110.500 12.125 110.500 11.250 110.500 11.250 110.500 11.250 110.500 112.125 110.500 11.250 110.500 11.250 110.500 11.250 110.250 11.875 110.025 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.375 109.500 10.250 108.750 11.250 109.750 10.250 108.750 10.875 108.500 9.875 108.000 <td>12.375</td> <td>111.625</td> <td>13.250</td> <td>111.500</td>	12.375	111.625	13.250	111.500
12.000 111.250 12.875 111.125 11.875 111.100 12.625 110.875 11.500 110.750 12.500 110.750 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.375 11.000 110.250 11.875 110.125 11.000 110.250 11.875 110.125 10.875 110.000 110.250 11.875 110.125 10.875 110.000 110.250 11.875 110.125 10.875 110.000 11.625 109.875 110.000 10.750 109.750 11.625 109.875 110.000 10.375 109.000 11.250 109.750 11.250 109.750 10.250 108.750 11.125 109.250 11.125 109.250 10.250 108.750 11.250 109.250 11.250 109.250 10.250 <	12.250	111.500	13.125	111.375
11.875 111.125 12.750 111.000 11.750 111.000 12.625 110.875 11.500 110.750 12.375 110.625 11.375 110.625 12.375 110.625 11.250 110.500 12.125 110.500 11.125 110.375 12.000 110.250 11.000 110.250 11.875 110.025 11.000 110.250 11.875 110.025 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.750 10.500 109.250 11.500 109.750 10.501 109.250 11.500 109.750 10.250 100.875 11.250 109.500 10.250 100.875 11.125 109.500 10.250 100.875 11.125 109.000 10.250 107.625 10.875 108.500 9.875 106.800 <td>12.125</td> <td>111.375</td> <td>13.000</td> <td>111.250</td>	12.125	111.375	13.000	111.250
11.750 111.000 12.625 110.875 11.625 110.875 12.500 110.750 11.375 110.625 12.375 110.625 11.250 110.500 12.125 110.500 11.125 110.375 12.000 110.250 11.000 110.250 11.875 110.025 10.875 110.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 110.000 10.500 109.750 11.625 109.875 110.000 10.9750 11.625 109.875 110.000 10.9750 11.625 109.875 100.000 10.9750 11.500 109.750 11.500 109.750 11.500 109.750 11.250 109.875 10.9.500 11.250 109.875 10.9.500 11.250 109.875 10.9.500 11.250 109.875 10.9.500 11.250 109.875 108.500 10.875 108.500 10.875 108.500 10.875 108.500 10.875 <td< td=""><td>12.000</td><td>111.250</td><td>12.875</td><td>111.125</td></td<>	12.000	111.250	12.875	111.125
11.625 110.875 12.500 110.750 11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.375 12.000 110.250 11.125 110.375 12.000 110.250 11.000 110.250 11.875 110.025 10.875 110.000 11.750 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.625 109.875 10.500 109.250 11.500 109.750 10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.500 10.250 108.750 11.250 109.250 10.250 108.750 11.250 109.250 10.250 108.750 10.875 108.500 9.875 108.000 10.875 108.500 9.875 107.625 10.625 108.000 9.500 106.875	11.875	111.125	12.750	111.000
11.500 110.750 12.375 110.625 11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.500 11.125 110.375 12.000 110.250 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.625 109.875 10.500 109.250 11.500 109.750 10.500 109.250 11.375 109.500 10.500 109.250 11.375 109.500 10.250 108.750 11.250 109.750 10.250 108.750 11.250 109.500 10.250 108.750 11.125 109.000 10.250 107.625 10.625 108.500 9.750 107.625 10.625 108.000 9.750 106.875 10.375 107.550 9.250 106.125 10.375 107.500 9.250 106.125	11.750	111.000	12.625	110.875
11.375 110.625 12.250 110.500 11.250 110.500 12.125 110.375 11.000 110.250 11.875 110.000 10.875 110.000 11.750 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.750 10.500 109.250 11.500 109.750 10.500 109.250 11.375 109.500 10.500 109.250 11.375 109.500 10.250 108.750 11.250 109.500 10.250 108.750 11.250 109.500 10.250 108.750 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.625 107.250 10.625 108.000 9.750 106.875 10.375 107.500 9.250 106.125 10.125 106.875 9.125 105.750	11.625	110.875	12.500	110.750
11.250 110.500 12.125 110.375 11.000 110.250 11.875 110.000 10.875 110.000 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.625 109.875 10.500 109.250 11.500 109.750 10.500 109.250 11.375 109.500 10.250 108.750 11.250 109.250 10.250 108.750 11.250 109.250 10.250 108.750 11.250 109.250 10.250 108.750 11.250 109.250 10.000 108.250 10.875 108.500 9.875 108.000 10.875 108.500 9.750 107.625 10.625 108.000 9.750 107.625 10.500 10.750 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750	11.500	110.750	12.375	110.625
11.125 110.375 12.000 110.250 11.000 110.250 11.875 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.625 109.875 10.500 109.250 11.500 109.750 10.500 109.250 11.375 109.500 10.250 108.750 11.250 109.250 10.250 108.750 11.250 109.250 10.250 108.750 11.250 109.250 10.000 108.250 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.875 108.000 10.750 108.250 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 9.875 106.125 9.125 104.625	11.375	110.625	12.250	110.500
11.000 110.250 11.875 110.000 10.875 110.000 11.750 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.750 10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.750 107.625 10.625 108.000 9.875 106.875 10.375 107.500 9.875 106.875 10.375 107.500 9.250 106.125 10.125 106.875 9.125 105.750 10.125 106.875 9.125 105.750 9.875 105.000 8.750 104.625	11.250	110.500	12.125	110.375
10.875 110.000 11.750 110.000 10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.750 10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 106.125 10.375 107.500 9.250 105.750 10.000 106.875 9.125 105.750 9.875 106.125 9.125 105.750 9.750 105.750 8.875 105.000 9.750 105.000 8.500 103.625 <td< td=""><td>11.125</td><td>110.375</td><td>12.000</td><td>110.250</td></td<>	11.125	110.375	12.000	110.250
10.750 109.750 11.625 109.875 10.625 109.500 11.500 109.750 10.375 109.000 11.375 109.500 10.250 108.750 11.125 109.250 10.125 108.500 11.125 109.000 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 106.125 10.250 107.250 9.250 105.750 10.250 107.250 9.250 105.750 10.000 106.500 9.000 105.375 10.000 106.500 9.750 105.750 9.875 106.125 9.750 105.050 9.750 105.050 8.750 104.625 9.625 105.375 8.625 104.125	11.000	110.250	11.875	110.125
10.625 109.500 11.500 109.750 10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.500 106.875 10.375 107.500 9.250 106.125 10.125 106.875 9.125 105.750 10.125 106.875 9.000 105.375 10.000 106.500 9.875 106.125 9.875 106.125 9.750 105.750 9.875 106.125 8.875 105.000 9.875 105.750 9.500 103.625 9.375 104.625 8.500 103.625 9	10.875	110.000	11.750	110.000
10.500 109.250 11.375 109.500 10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.625 107.250 10.500 107.750 9.500 106.875 10.375 107.500 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 10.000 106.500 9.000 105.375 10.000 106.500 9.875 106.125 10.000 106.500 9.750 105.750 9.750 105.750 8.750 104.625 9.625 105.375 8.602 104.125 9.500 105.000 8.500 103.625 9	10.750	109.750	11.625	109.875
10.375 109.000 11.250 109.250 10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 106.125 10.000 106.875 9.125 105.750 10.000 106.500 9.000 105.375 10.000 106.500 9.000 105.375 9.875 106.125 9.750 105.750 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125	10.625	109.500	11.500	109.750
10.250 108.750 11.125 109.000 10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 106.125 10.000 106.875 9.125 105.750 10.000 106.500 9.000 105.375 100.000 106.500 9.875 106.125 100.000 106.500 9.875 106.125 9.750 105.750 8.875 105.000 9.875 105.750 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.00	10.500	109.250	11.375	109.500
10.125 108.500 11.000 108.750 10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.375 107.500 9.375 106.500 10.250 107.250 9.250 106.125 10.000 106.875 9.125 105.750 10.000 106.500 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.625 104.125 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.750 102.000 103.625 <td>10.375</td> <td>109.000</td> <td>11.250</td> <td>109.250</td>	10.375	109.000	11.250	109.250
10.000 108.250 10.875 108.500 9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 10.000 106.500 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.625 104.125 9.625 105.375 8.602 104.625 9.625 105.375 8.500 103.625 9.375 104.625 8.375 103.625 9.375 104.625 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.875 100.875 7.750 100.125	10.250	108.750	11.125	109.000
9.875 108.000 10.750 108.250 9.750 107.625 10.625 108.000 9.500 106.875 10.500 107.750 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 9.875 106.6875 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.625 104.625 9.625 105.375 8.602 104.625 9.500 105.000 8.500 103.625 9.375 104.625 8.250 102.625 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.750 102.000 103.125 8.625 100.875 7.750 100.125	10.125	108.500	11.000	108.750
9.750 107.625 10.625 108.000 9.625 107.250 10.500 107.750 9.500 106.875 10.375 107.500 9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 9.875 106.125 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.625 104.625 9.625 105.375 8.602 103.625 9.500 105.000 8.500 103.625 9.375 104.625 8.250 102.625 9.125 103.625 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.750 102.000 8.750 102.000 7.750 100.125 8.625 101.375	10.000	108.250	10.875	108.500
9.625 107.250 9.500 106.875 9.375 106.500 9.250 106.125 9.125 105.750 9.000 105.375 8.875 105.000 8.750 104.625 8.625 104.125 8.500 103.625 8.375 103.125 8.250 102.625 8.125 102.125 8.000 101.500 7.875 100.125 10.300 107.250 10.2625 100.00 10.500 105.750 9.500 105.075 9.500 105.000 9.375 104.625 9.250 104.125 9.250 104.125 9.250 104.125 9.250 104.125 9.250 104.125 9.250 104.125 9.000 103.625 8.750 102.625 8.875 102.625 8.875 102.625 8.875 102.625 8.750 102.000 8.625 101.375	9.875	108.000	10.750	108.250
9.500 106.875 9.375 106.500 9.250 106.125 9.125 105.750 9.000 105.375 8.875 105.000 8.750 104.625 8.625 104.125 8.500 103.625 8.375 103.125 8.250 102.625 8.125 102.125 8.000 101.500 7.875 100.125 10.375 107.500 10.2625 9.875 106.125 9.500 105.750 9.375 104.625 9.250 104.125 9.125 103.625 9.125 103.625 9.000 103.125 8.875 102.625 8.875 102.625 8.875 102.625 8.875 102.625 8.875 102.625 8.750 102.000 7.750 100.125 8.625 101.375	9.750	107.625	10.625	108.000
9.375 106.500 10.250 107.250 9.250 106.125 10.125 106.875 9.125 105.750 10.000 106.500 9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.750 104.625 9.625 105.375 8.6025 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 8.750 102.000 8.750 102.000 7.750 100.125 8.625 101.375	9.625	107.250	10.500	107.750
9.250 106.125 9.125 105.750 9.000 105.375 8.875 105.000 8.750 104.625 8.625 104.125 8.500 103.625 8.375 103.125 8.250 102.625 8.125 102.125 8.000 101.500 8.875 102.625 8.750 102.625 8.750 102.000 8.875 102.000 8.875 102.000 8.875 102.000 8.875 102.000 8.625 101.375	9.500	106.875	10.375	107.500
9.125 105.750 9.000 105.375 8.875 105.000 8.750 104.625 8.625 104.125 8.500 103.625 8.375 103.125 8.250 102.625 8.125 102.125 8.000 101.500 8.875 102.625 8.750 102.625 8.750 102.625 8.750 102.000 7.750 100.125 8.625 101.375	9.375	106.500	10.250	107.250
9.000 105.375 9.875 106.125 8.875 105.000 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.125 8.625 101.375	9.250	106.125	10.125	106.875
8.875 105.000 9.750 105.750 8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375	9.125	105.750	10.000	106.500
8.750 104.625 9.625 105.375 8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375	9.000	105.375	9.875	106.125
8.625 104.125 9.500 105.000 8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375	8.875	105.000	9.750	105.750
8.500 103.625 9.375 104.625 8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375	8.750	104.625	9.625	105.375
8.375 103.125 9.250 104.125 8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375	8.625	104.125	9.500	105.000
8.250 102.625 9.125 103.625 8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375	8.500	103.625	9.375	104.625
8.125 102.125 9.000 103.125 8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375	8.375	103.125	9.250	104.125
8.000 101.500 8.875 102.625 7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375	8.250	102.625	9.125	103.625
7.875 100.875 8.750 102.000 7.750 100.125 8.625 101.375	8.125	102.125	9.000	103.125
7.750 100.125 8.625 101.375	8.000	101.500	8.875	102.625
	7.875	100.875	8.750	102.000
7.625 99.375 8.500 100.625	7.750	100.125	8.625	101.375
	7.625	99.375	8.500	100.625
7.500 98.625	7.500	98.625		

	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	1.875	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)
٠,	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)
正	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)
112 0	760 - 779	0.375	0.375	(0.125)	(0.625)	(0.750)	(2.000)	(3.000)	(6.875)	(9.000)
Ä	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)
STAI	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
F	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)
AMOUNT	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ā	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
П	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)			
ROP	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
Ы	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)			
ĺ	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Max YSP Seconds		
101.000		
No Prepayment Penalties on Seconds		

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

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

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



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

	Lock Expirations	Lock E	xtensions
30 Days	10/22/2025	2 days	0.100
		7 days	0.250
		15 days	0.375
		20 days	0.625

Effective: 9/22/2025 10:09

FHA with DPA Seconds

30 Year Fixed					
Rate	15 Day	30 Day	45 Day		
7.750	99.432	99.343	98.968		
7.625	98.672	98.584	98.209		
7.500	98.570	98.481	98.106		
7.375	98.456	98.368	97.993		
7.250	98.334	98.246	97.871		
7.125	98.008	97.928	97.553		

Underwriting Fee \$1,095

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

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

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

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



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

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

Effective: 9/22/2025 10:09 THIS IS A PRICING INDICATION SHEET; FOR CURRENT "REALTIME " PRICING, CONTACT YOUR AE OR VIEW REALTIME PRICING AT WWW.UFFEAGLE.COM

Administration and Appraisal Fees

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





Appraisal Cost Schedule 1004MC (FHA/USDA) \$475 1025 URAR for 2-4 Units \$475 1004MC (Conventional \$475 2075 Drive by \$200 \$100 1004D/442 Final Inspection \$100 2016 Operating Income Statement \$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